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Hello! Every year, I hear from people who are frustrated with how money stress takes the fun out of their holiday season. Money stress doesn't need to sap your holiday spirit. Whether you're well into your holiday spending or are just getting started - here are some tips to help you celebrate with the true spirit of the season.

Have a wonderful and joyous holiday season and stay On Course. See you in the new year!

-Jennifer Lane, CFP

Money Tips for the Holidays

Manage your holiday money stress and celebrate with the true spirit of the season.

Make a list and check it twice

- The holidays can get crazy. Create some focus around what's really meaningful and be sure you can do the important things by making a list of everything you might spend money on. Include gifts and events, and don't forget items like extra gas or travel expenses, food for special meals or even extra take-out, and party clothes you might need.
- Next, sort your list by priority with the most important things on the top. Then fill in what you plan to spend on each.
- Total the list from top-to-bottom. Once the budget is spent, cross out anything left at the bottom of the list that didn't get funded. These should be the smaller, less important things. If not, try some of the tips below.

Stretch your holiday budget

- Use your list to set a per-person gift limit to minimize impulse purchases while you're shopping.
- Give one gift to a couple or a family. Gift baskets and coupons for chores or babysitting are always appreciated.
- Go green; save paper and postage. Trim your gift and card list where you can.
- Write a note or make a phone call - sometimes what you say can mean more than the most expensive thing you could buy.
- Remember, it's the thought that counts. Give handmade gifts or share potluck meals in place of a big party.

Give fun gifts that are financially savvy

For the young and not so young on your list:

- A savings bond coupled with a tour of a local bank can get the younger crowd excited about saving.
- [Money Savvy Piggy Bank](#), a fun way for kids to learn about saving, spending, donating, and investing.
- Give a gift certificate for a [SmartyPig](#) account. SmartyPig is an online savings account that's been assigned a goal. The account accepts deposits from the account owner, friends, and through gift certificates. Once the goal is met, the account owner can make a withdrawal.
- [YoungMoney.com](#) is a great online and print magazine for teens and young adults.
- Food and gas cards can be a welcome gift this time of year.
- Make a charitable contribution to your hosts' favorite charity or an organization in their town in place of a hostess gift. Check [CharityNavigator](#) for info.

Gift cards and certificates

Read the fine print when purchasing gift cards:

- Where card is valid - online, in-store, or both
- Replacement policy
- Payment policy if purchase is larger than the card balance
- Refund policy for balances remaining after a purchase
- Expiration, transaction, maintenance, and service fees

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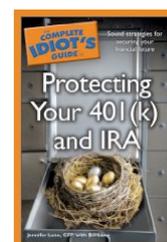
[Tip: Protecting Your 401\(k\) and IRA](#)



Jennifer's Hint

Sometimes it can seem like the amount you're able to save or put toward a retirement plan is too small to make a difference, but every little bit helps and small amounts can accumulate fast. Think of it as "snowflaking" your account. Contributing small amounts very often, as in a winter snowstorm, can accumulate very quickly.

Get more tips in Jennifer's book



[\(click for link\)](#)

Helpful Websites

[CharityNavigator.org](#)

[SmartyPig.com](#)

[msgen.com](#) (Money Savvy Generation)

[YoungMoney.com](#)



Q&A

Q: Our family is growing and I feel like the gift giving has gotten out of control. I'd like to change our traditions, give fewer gifts, and encourage the grandparents to spend less, too. How can I change a holiday tradition without hurting feelings or ruffling feathers?

A: Keep in mind the possibility that others in your family feel the same way. Start by setting a good example and take small steps. Go ahead this year and give the family or couple gifts you mentioned and include an extra note telling them how special they are to you. That will help to shift the focus off the gift and onto the thought. Then, find time during the year to mention to the grandparents how much you appreciate what they do and make suggestions for gifts they might consider for you and the kids. Don't push too hard though. Remember, for many people, giving is the true joy of the season.

What's New

Jennifer Contributes to a Bankrate.com article

Jennifer provides advice to expectant parents in the current Bankrate.com article, [9 Steps to Preparing for Parenthood](#).

On November 6, Jennifer enjoyed an in-depth conversation with Chuck Nilosek from Money Matters, discussing money, financial planning, the state of the economy, and flying!

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