



4 Tips to Plan for the Holidays

Before you know it, the mad dash is on with shopping, eating, hosting, cooking, and spending. For all your winter festivities, ponder these four tips to swap stress for a mindful holiday season:

1. **Visualize a peaceful season.** Think about what you want out of the season and the memories you wish to create. Start reflecting on what types of moments allow you to spread genuine joy.
2. **Decide what you want to spend now.** By making a list of everything that typically costs you, you're able to budget and save now (or decide to cut frivolous expenses). Decide now to eliminate certain November-December expenses, or shop early to spread your purchase power over months rather than weeks.
3. **Give with your heart and meaning.** Although giving gifts has a way of enriching lives, don't forget a thoughtful strategy before a loved one becomes one of the 53% of U.S. consumers to open an unwanted gift this year. Tip: There's nothing more heartfelt than a unique gift made by your own two hands.
4. **Practice saying "no, thank you."** No one expects you to say "yes" to everything. Sharing your feelings with family and friends helps them appreciate what's really important to you. When people open up, great things happen: It brings people together.



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