



Wellness Committee

Mindful Moment

Newsletter

November Wellness Spotlight: Spending Time, Not Money

This holiday season, focus on what truly matters; connection, not consumption. Discover simple, meaningful ways to celebrate the season without breaking the bank. From heartfelt homemade gifts to memory, making moments with family and friends, learn how to give the gift of presence instead of presents.

grateful
thankful
blessed



Floridaapco.org

TIME HAS A WONDERFUL WAY OF SHOWING US WHAT MATTERS



As the holidays approach, it's easy to get caught up in the rush to spend. But the most meaningful celebrations aren't measured in receipts — they're built from connection, kindness, and time spent with the people who matter most.

CELEBRATE THE HOLIDAYS WITH MEANING, NOT MONEY

During the festive season, it's easy to get swept up in indulgence—whether it's attending countless gatherings, enjoying extra treats, or overspending on gifts for loved ones. While many reminders focus on staying healthy physically, it's just as important to care for your financial well-being. With holiday spending projected to exceed \$960 billion this year (National Retail Foundation, 2023), it's worth considering how to celebrate without breaking the bank.

THOUGHTFUL GIVING ON A BUDGET

There are plenty of heartfelt ways to show appreciation without overspending. One approach is the "4 gift rule", each child receives something they want, something they need, something to wear, and something to read. Also shop second-hand when possible, which helps cut costs and reduce clutter, especially since other relatives often gift additional toys. A variation of this rule includes replacing the clothing item with an experience—just be mindful of the cost, as a simple outing is far more budget-friendly than a theme park vacation.

BALANCING THE VALUE OF TIME AND MONEY

Spencer Hadelman, CEO of Advantage Marketing, explains that time is a limited resource that can't be bought back. While it's important to work hard and serve clients, it's equally important to consider the opportunity cost of how we spend our time. That means thinking about what we give up in hours and energy when we choose certain tasks. He points out that small, routine tasks like chasing unanswered emails or having long conversations can drain time. A quick phone call might be more efficient. He also suggests using short breaks wisely, like when a meeting ends early. You can either jump into another task or take a moment to recharge. Burnout affects everyone, and trying to push through it often leads to lower quality work and more time lost. Instead of working harder, taking breaks can help restore focus and improve productivity. To manage time better, Hadelman recommends scheduling mental breaks, using to-do lists with realistic time estimates, and planning how to use open time slots. He also notes that multitasking isn't always helpful. It may seem like a strength, but humans aren't machines. Recognizing when you're overwhelmed and taking a break can make you more effective and protect your time.



PEOPLE ARE “WIRED” TO OVERSPEND DURING THE HOLIDAYS - WHAT CAN YOU DO ABOUT IT?

The holiday season is a time to give thanks, reflect on the past year, and spend time with family and friends. However, if you're not careful, it can also be a time you overspend on holiday purchases.

About 83% of Americans [plan to buy gifts](#) for friends and family this holiday season, according to a [NerdWallet poll](#).

Americans expect to spend an average of \$1,014 on Christmas or other holiday gifts — “substantially more” than the \$923 reported in 2023, according to a [Gallup poll](#).

Roughly 10% of consumers expect to draw from their emergency fund to buy gifts, and 9% will prioritize gifts over household bills such as utilities and debt payments, according to the NerdWallet survey. Almost half of shoppers will fund this year's spending with loans or credit cards.

- Develop a spending plan now around how much to allocate to the holiday season. You can use a gift list tracking app such as Santa's Bag to track purchases and actual spend.
- Think beyond gifts. There are many potential seasonal expenses, including groceries to feed out-of-town guests or for holiday feasts, holiday party attire, family photos, greeting cards and postage, seasonal outings, dinners with friends, fundraising events at your kids' school, and donation drives. You may need to cut back on certain costs or spend less on gifts to accommodate these.
- Set gift expectations with family and friends. This may mean focusing on kids only or setting up a “Secret Santa” exchange. Instead of physical gifts, try finding an activity to do together.
- Sign up for free retail loyalty programs to earn money back to use toward other gift purchases. You can use cash-back apps like CouponCabin.com or Rakuten for online purchases or browser extensions like Fetch for rewards or to earn free gift cards.



HOW TO AVOID HOLIDAY OVERSPENDING THIS YEAR

The holiday season is supposed to be about joy and connection. But let's be honest, it can also bring a lot of financial pressure. And if you've already been dealing with money stress or economic uncertainty for a while, the holidays can become the perfect storm for overspending.

Here's what typically happens: You've been restricting yourself all year, maybe because of job struggles or just general financial strain. Then the holidays roll around, and suddenly there's this cultural permission to just... spend. We even joke about it: "Oh, I always overspend during the holidays!" But it's not so funny when that credit card bill shows up in January.

What's really going on here is something called "reward deprivation." When you've been stressed about money and denying yourself for months, you eventually hit a breaking point where you think, "You know what? Forget it. I deserve this." And you find all these justifications for purchases, especially when everyone around is doing the same thing.

Decide on your spending limit today. If you leave yourself to make these decisions when you are emotionally exhausted, you risk losing self-control completely. Make the decision when you are in a good place.

Identify someone in your social network to be your financial accountability. Show them the list, tell them the amount, and have them go shopping with you to keep you on track. If you are shopping online, video chat with them to show them the choices you have made.

Keep looking at your finances even if you don't want to. Avoidance is comfortable and understandable, but you can't let your finances be something you neglect just because it is overwhelming.

Gifts don't have to cost money to matter. Science has shown that people value experiences more than tangible gifts.

Financial tunnel vision is when people are financially discouraged or strapped for long periods of time. It feels like you have two options - to be happy or to be financially responsible. But you actually have many choices. You get to decide how much you want to spend, whether you make a choice that will affect your future, and you can let others know that this year might not be as lavish as before.

The holidays are stressful enough without money panic on top of everything else. Stay honest with yourself about your financial situation and remember the best part of the season does not come with a price tag.

TO FURTHER STICK TO A BUDGET, TRY HANDMADE GIFTS

MAKE YOUR OWN BODY SCRUB

Combine 32g of solid coconut oil and 132g of sugar (use different sugars for different levels of “scrub”), add 20 drops of therapeutic grade essential oil and mix well. Store in a clean, glass jar with a good sealed lid. Pop a ribbon round it with a cute label and there you have it.



GRATITUDE JAR PROMPTS

1. Something that made you smile today.
2. What's a small win you had recently?
3. Who made your day better, and how?
4. Something beautiful you saw today?
5. A skill or talent you're grateful for?
6. A book, movie, or song that brought you joy.
7. What's something you're looking forward to?
8. What's a challenge you overcame recently?
9. Name a place you're thankful for.
10. What's a fond memory you cherish?
11. Something you learned recently?
12. Someone you're grateful for?
13. A compliment you received?
14. Something in nature you're thankful for?
15. A personal quality you like about yourself?

Reuse clean jars and, on the outside, using a glitter glue stick or pen to write, for example, “Appreciation jar” or “Why I am loved”. Then write out personal messages on several pieces of paper. The recipient can open the jar and take out a note whenever they feel they need to. You can also do memories: write down your favourite memories of your time together. Both of these are great reminders to the recipient how loved and valued they are,

Print out photos of friends and family taken throughout the year. You can then make these into a homemade scrapbook, photo book or calendar. Children can draw a picture of themselves and make the frame by sticking pasta to the card or paper and painting it.



How about salt dough pots and ornaments? Take 100g of salt plus 200g of flour and mix with about 100ml of water. Slowly add the water and knead. If the mix is too wet, add more flour, and if it's too dry, add water. Dry out on a low temperature in the oven. You can add food colouring, cinnamon or a few drops of an essential oil to the water. Then shape into the desired items. If you want it to last, use a sealer such as varnish.

Another version of this is to use baking soda. It is 100g of cornflour to 200g of baking soda and approximately 150ml of water. This version can be whiter and may be easier to paint.

Air drying clay dries out, and you can then paint it. However, baking it can reduce cracking.



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Collect moments, not things.
Fill your holidays with
experiences that will leave a
lasting impact on your soul.

—
GRACIOUSQUOTES.COM

TO MASTER MANAGING YOUR TIME WELL AND ALSO SAVE MONEY, ONE COULD CREATE A TRACKING SYSTEM. VANGUARD'S "10 WAYS TO START SAVING MONEY" SUGGESTS TO USE A BUDGETING APP OR SPREADSHEET. THIS SPREADSHEET CAN INCLUDE MONTHLY INBOUND AND OUTBOUND EXPENSES. YOU CAN ALSO CATEGORIZE YOUR EXPENSES TO ENSURE EVERY DOLLAR HAS A NAME. THIS CAN PRESENT AN OVERVIEW AND INVITE THE IDEA OF CUTTING BACK IN CERTAIN AREAS, SUCH AS SUBSCRIPTIONS OR DIFFERENT MEMBERSHIPS. THIS ARTICLE CONTINUES BY SUGGESTING MEAL PREP AND ESTABLISHING A HIGH-YIELD SAVINGS ACCOUNT. SETTING ASIDE THIRTY MINUTES OR SO TO MEAL PREP IS A STRATEGY THAT ENSURES SAVINGS ON EATING OUT OR IMPULSIVE PURCHASES. ACCORDING TO THE ARTICLE, FOOD PRICES HAVE RISEN BY 22% BETWEEN JULY 2021 AND JULY 2025. IT IS SUGGESTED TO SHOP WITH AN INTENTIONAL GROCERY LIST AND TO COOK LARGER MEALS TO ALLOW FOR LEFTOVERS FOR WORK LUNCHES. A HIGH-YIELD SAVINGS ACCOUNT IS CONSIDERED A SHORT-TERM SAVINGS ACCOUNT THAT CAN CONTRIBUTE TO REACHING FINANCIAL GOALS, ESPECIALLY IF AN AUTOMATIC TRANSFER FROM THE CHECKING ACCOUNT IS SET UP. POPULAR SITES TO COMPARE RATES INCLUDE [LENDINGTREE.COM](https://lendingtree.com) AND [BANKRATES.COM](https://bankrates.com).

As the largest gift-giving holiday, the final months of the year account for nearly 20 percent of total annual retail sales for retailers—making it the costliest season of the year for shoppers.

This is not surprising.

What is surprising is how much more money we spend during this season than any other. For context, shoppers spent \$600 billion during the Christmas season last year. The next highest seasonal total was the “Back to School” shopping season at \$72 billion. In other words, on average, Americans spend 9X the amount of money retail shopping during the Christmas season than any other season of the year.

Unfortunately, however, when the calendar turns to January, the negative effects of this spending begin to set in: higher than expected credit card statements, tighter finances than imagined, increased stress, and regret over the amount of money spent.



One of the most significant holiday trends over recent years is the increase in “self-gifting”—people treating themselves to presents when they are out shopping for others. Nearly 60% of people are now self-gifting according to the National Retail Federation.

if the holidays are hard...

@POSITIVELYPRESENT



INSTEAD OF SPENDING MONEY, THERE ARE DIFFERENT WAYS THAT YOU CAN SPEND YOUR TIME. TAKE.

1. Be Flexible. You may work a rigid schedule, but try and take the time to be flexible and spontaneous if you can. Be prepared to just go with the flow.
2. Be Intentional. Try to include family as much as possible. They are going to be excited and looking forward to much uninterrupted time with you.
3. Be Relaxed. Love on your family well! Don't pressure yourself to do a lot.
4. Be Creative. Take advantage of the changing weather and activities your community hosts. Think outside the box.
5. Be Fun. Have fun with your family and friends. This will have you ready to go back to work with a better headspace. Remember though to not overschedule and wear you and your family out.

FROM THE RADIO TO THE RECIPE

How Dispatchers Can Save Money & Make Memories in the Kitchen

As a dispatcher, you're used to making quick decisions, handling pressure, and coordinating chaos — all while ensuring others stay safe. It's a job that demands focus, long hours, and sometimes unpredictable schedules. With so much going on, it can be hard to find time to relax, let alone cook at home. But here's the good news: the kitchen can be your escape, your savings strategy, and your connection to family — all in one.

Why the Kitchen Matters (Even on a Dispatcher's Schedule).

- It's a way to reconnect after chaotic or conflicting schedules.
- It teaches kids life skills, teamwork, and healthy habits.
- It's a stress reliever — believe it or not, chopping veggies or stirring a pot can be therapeutic.
- It saves serious money, especially with rising food and takeout costs.

Saving Money: The Dispatcher's Meal Strategy

- Batch cook on your off days: Make large meals like chili, pasta, or stir-fry and portion them.
- Use slow cookers or instant pots
- Shop smart: Look for sales, use loyalty apps, and buy budget-friendly staples like rice, beans, eggs, frozen veggies, and canned goods.
- Pack your own meals: Bringing your own food to work saves a surprising amount of money each week — and it's usually healthier.

Turning Cooking Into Family Time

- Making DIY dinner kits together: Think taco night, mini pizzas, or sandwich stations. Quick to prep and easy to personalize.
- Breakfast for dinner: A hit with kids and doable even after a long shift.
- Baking together on days off: Muffins, cookies, or even homemade bread.
- Assigning roles: Give everyone a simple task — even younger kids can stir, set the table, or help with cleanup.

Quick & Cheap Meal Ideas for Busy Schedules

Here are dispatcher-approved recipes that are budget-friendly and don't take much time:

- Slow Cooker Chicken & Rice: Toss in chicken, rice, broth, and veggies in the morning — done when you get home.
- One-Pan Sheet Dinners: Roast chopped veggies and a protein (like sausage or chicken) all together.
- Wraps or Burrito Bowls: Use leftovers with rice, beans, cheese, and salsa.
- Mini Pita Pizzas: Let kids add their own toppings.
- Freezer-friendly Breakfast Sandwiches: Great to grab on your way to an early shift.

Dispatcher Life Tip: Plan, But Stay Flexible

We all know dispatcher life can be unpredictable. That's why it helps to:

- Keep backup meals in the freezer.
- Prep grab-and-go snacks like boiled eggs, trail mix, or pre-cut fruit.
- Share meal responsibilities with a partner or older kids when possible.
- Use shared calendars to plan cooking time when your family is home together.

Final Dispatch: Cook Up Time, Not Just Food

In a career where every second counts, taking time to cook at home might feel like a luxury — but it's really an investment. In your health. In your wallet. And most importantly, in your family.

So whether you've got 30 minutes or a whole Sunday off, step into the kitchen, put the phone down (for once!), and stir up something more than just dinner — stir up some memories!

MINI PIZZA BAGELS



HACK

Kids love choosing
their own toppings =
less picky complaints



Kids love choosing their own toppings
= less picky complaints

Ingredients

- Mini bagels
(or English muffins)
- Pizza sauce
- Shredded mozzarella
cheese
- Toppings (pepperoni,
diced veggies,
pineapple, etc.)

Directions

1. Spread pizza sauce
on each bagel half.
2. Let kids sprinkle
their own cheese
+ toppings.
3. Bake at 375°F for 10
minutes until
cheese melts.

INFORMATION IN THIS NEWSLETTER CAN BE FOUND AT THE FOLLOWING SITES

[HTTPS://WWW.CNBC.COM/2020/10/19/EVEN-MILLIONAIRES-MAKE-THIS-MONEY-MINDSET-MISTAKE-SAYS-HARVARD-PSYCHOLOGISTTHERES-THE-REAL-COST-OF-IT.HTML](https://www.cnbc.com/2020/10/19/even-millionaires-make-this-money-mindset-mistake-says-harvard-psychologisttheres-the-real-cost-of-it.html)

[HTTPS://WWW.CNBC.COM/2024/11/29/WHY-CONSUMERS-OVERSPEND-DURING-THE-HOLIDAYS-AND-WHAT-TO-DO-ABOUT-IT-.HTML](https://www.cnbc.com/2024/11/29/why-consumers-overspend-during-the-holidays-and-what-to-do-about-it-.html)

[HTTPS://HUMANRESOURCES.WP.TXSTATE.EDU/2023/12/07/SPEND-QUALITY-TIME-NOT-MONEY/](https://humanresources.wp.txstate.edu/2023/12/07/spend-quality-time-not-money/)

[HTTPS://WWW.PSYCHOLOGYTODAY.COM/US/BLOG/THE-PSYCHOLOGY-OF-DEBT/202510/HOW-TO-AVOID-HOLIDAY-OVERSPENDING-THIS-YEAR](https://www.psychologytoday.com/us/blog/the-psychology-of-debt/202510/how-to-avoid-holiday-overspending-this-year)

[HTTPS://WWW.BECOMINGMINIMALIST.COM/AVOID-HOLIDAY-OVERSPENDING/](https://www.becomingminimalist.com/avoid-holiday-overspending/)

[HTTPS://ALLPRODAD.COM/BEST-WAY-SPEND-HOLIDAY-TIME-OFF/](https://allprodad.com/best-way-spend-holiday-time-off/)

[HTTPS://WWW.THEGUARDIAN.COM/LIFEANDSTYLE/2022/DEC/03/HOMEMAD E-CHRISTMAS-GIFTS](https://www.theguardian.com/lifeandstyle/2022/dec/03/homemade-christmas-gifts)