

SURVIVE THIS SEASON

5 MINDFUL MONEY PRACTICES

You don't have to put fifty-lem gifts under the tree this year!





MINDFUL MONEY PRACTICES

Black Friday is almost here and you don't want to spend the early part of next year recovering financially. So, prepare yourself (and your family) if possible holiday changes.

1

DO NOT OVERSPEND

2

**DO NOT BUY EVERYONE A
EXPENSIVE GIFTS**

3

**DO NOT HOST THE PARTY AT
YOUR SPOT**

4

**DO NOT BUY PEOPLE WHAT YOU
WANT THEM TO HAVE**

5

DO NOT PAY FOR SHIPPING

DO NOT OVERSPEND

Do not overspend - set a budget and limit your gift list. Actually this is NOT the time to be balling out of control and you (and your kids) didn't all-of-a-sudden

1

need everything that you can find cash to pay for.

SET A BUDGET.



COMMUNICATE

"Hey fam, this year my priorities are different. I will be balling on a budget to ensure I'm not paying for it later."

AVOID EXPENSIVE GIFTS

Do not buy everyone a gift - Participate in a gift exchange to still get and give a gift. Of course It's cool to be surprised with gift and even to surprise others, but what is this really doing?

2



COMMUNICATE

"I really want you to know how much I love you, so I won't confuse you by buying thing I can't currently afford. Let's plan for larger purchases"

GO OUT AND HAVE FUN

Do not host the party at your spot - Go to others holiday celebrations that way you can dip out when you're ready AND you're not footing the bill for the party supplies & food. I get it, no one wants to be alone for the holiday but are there alternatives to that?



COMMUNICATE

"This year I'm celebrating the holidays at friends and family, are you coming? Or would like to spend sometime with your friends?"

DO NOT BUY WHAT YOU WANT

Do not buy people what you want them to have - ask your peeps to provide a wishlist or a few items within a set budget you can choose from. SIMPLE.



COMMUNICATE

"My budget this year is \$25 per gift, please send me a list of items you'd like to receive. I'll share my list as well"

DON'T SLIP ON THE SHIP

Do not pay for shipping - Look for free shipping and online sales, everyone wants you to buy from their store so find the best deals and be willing to wait an extra day or two to save money, minimize your spendings. Also, look at online products and services as gifts for yourself and others.

5



COMMUNICATE

"Excuse me, is there anyway you could waive the shipping fee for my order? I'm really trying to stay within budget this year."

THIS SEASON DOES NOT HAVE TO LEAVE YOU HOLIDAY BROKE!

Practice mindfully speaking from your heart with intentions and stand firmly with your actions. Resistance is a natural reaction to change, so these adjustments won't be any different.

