By: Alisha Fisher

K-State Research and Extension Greenwood County

Family and Community Wellness Extension Agent

"Planning Ahead for the Holidays"

The holiday season is quickly approaching, bringing with it the joy of celebration but also the potential for added mental and financial stress. Kansas State University Financial Planning Specialist Elizabeth Kiss says, "One way to approach holidays is by managing our time, energy, and money. Things to think about are what's important to us as individuals and what is it that our family most enjoys about the holidays, and really focus on those things, which, for many families, is being together." A little preparation now can go a long way toward making the holidays more joyful and less stressful.

Large family meals can account for a large portion of holiday spending, from traditional meals like Thanksgiving dinner to party trays, baking supplies, and dining out. Decorations such as festive plates, napkins, and table settings can also add up. Kiss notes that "the perfectionism and high standards we place on ourselves, especially around food, can be draining. It's more about being together and less about all of the decorations."

When it comes to gift-giving, planning ahead can make a big difference. Start by making a list of what you intend to buy, then use it to compare prices and take advantage of sales. Talk with family members to agree on a reasonable spending limit for gifts. Research shows that more than half of shoppers begin their holiday shopping by mid-November, spreading out expenses and taking advantage of the best deals. If you're purchasing larger items with financing plans, review the terms carefully so you understand the true cost. Putting more money down up front can help reduce what you pay in interest later. Keeping receipts organized and minimizing credit card use can also help you stay on budget.

For families with children, maintaining a consistent routine can help minimize stress. The holidays bring a lot of excitement and stimulation, so try to keep regular mealtimes and bedtimes when possible. Consider how much activity your children can handle and focus on the events and traditions they enjoy most.

Finally, don't forget to plan for the extras that often sneak up during the holidays, such as family photos, professional cleaning services, or beauty appointments. If you're planning to make charitable donations, include those in your budget as well. By prioritizing what matters most and managing time and money thoughtfully, you can create a holiday season that's meaningful, enjoyable, and less stressful for everyone.

Information comes from Kansas State University Publications.