

MONEY SENSE

Genesis
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NEW BEGINNINGS, DEBT FREE

Celebrate the Holidays with Fun, Budget-Friendly Traditions

I can almost feel that deep ache in my forearms as I recall last year's foray into the woods for the annual Christmas tree hunt. In calf-deep snow, we trudged through the forest, at various times hauling one or more of our three ruddy-cheeked children dressed in puffy (and impossibly slippery) snowsuits and dragging a sapoosting spruce tree across creeks and through thick brush. Our oldest child cried the entire way back to the truck, only prodded on by her grandfather's promise of hot chocolate and bean and ham soup.

We marked the occasion with snapshots and laughter (the latter didn't happen until we were warming ourselves by the fire) as we do every year. The hunt for our Christmas tree is a well-loved tradition that my family has observed for as long as I can remember.

No matter when or how we observe them, traditions give us a sense of stability and continuity. They literally become part of our identity as we repeat the same rituals week after week or year after year. They give us something to look forward to, and they add value to our lives.

While traditions add value to our experiences, they are typically among the simplest of pleasures: snuggling under the same tattered quilt on movie night, eating Grandma's home-made noodles on Sundays, making

thumbprint cookies at Christmas. In fact, traditions are at their best when they don't involve elaborate or expensive preparations.

Though they needn't wait for a particular time of the year, traditions are often a staple of holiday celebrations. Some friends of mine mark Thanksgiving with the annual "Turkey Bowl," a tradition that involves a raucous early-morning game of football. It's been going strong for more than ten years, allowing them to connect with old friends and to make new ones along the way. Now they're planning to include their ten-year-old son in the fun.

Another family I know has kept a Thanksgiving tradition alive: pumpkin pie for breakfast. The family patriarch always said that he didn't have room for pie after the big holiday meal, so he thought it best to eat dessert first. He shared this tradition with his children and then his own grandchildren, who now grown, still enjoy a big slice of pie first thing Thanksgiving morning. It's a way to honor the past and to remember their grandfather.

When I asked other people about their favorite traditions, I could sense the joy in their responses. One of my sisters recalls exploring the contents of her stock-

ing on Christmas morning. She notes that it was often the little, personal items that were more memorable than the large, wrapped gifts waiting under the tree. (She had a particular penchant for Velveeta cheese, which my parents indulged one year by giving her a whole package of it.)

A number of people make oyster stew each year and just as many look forward to baking holiday goodies. One family gets together each year to make cookies, where even the youngest grandchildren get to pitch in. Some make it a tradition to attend church services and take in holiday displays. Another friend recalls eagerly looking for a special pickle ornament that her grandmother hung on the tree each year; whoever was the first to spy it got a special gift.

Pie for breakfast? Football with friends? Cheese in a stocking? A pickle ornament in a tree? What are your traditions? Is it time to revive an old one? Or perhaps you need to revamp a tradition so that it better suits your family and your budget. The beauty of traditions is that it's never too late to start one. Even better, the most cherished things we find in our traditions don't have to cost a thing.

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Give Back This Season!

The holiday season can be a tough time for struggling families. Take this opportunity to give back to your community by donating non-perishable food items and/or unwrapped presents to a local food pantry or shelter. This will give less fortunate families the opportunity to enjoy their holiday season as well.

If you are not able to donate food or gifts, give the best gift of all...time. Take a few hours out of your week and volunteer. The feeling of helping another is more gratifying than anything you could ever imagine.

If it sounds too good to be true, it usually is, but not in this case. Get all the answers to your financial questions with only one catch...you have to ASK!

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Holiday Planning: Plug the Spending Leaks

During the holiday season, many gifts will be exchanged, many holiday meals will be prepared, and many miles will be traveled by those seeking to unite with their loved ones. As a result, many families will feel the pinch of holiday purchasing, which is where most families lack planning.

Preparing for the holidays should be a year-round task. When we fail to plan in advance, we may limit our buying options and in turn, create other potential financial problems. (No one wants that credit card hangover in January!). So how do we avoid this yearly trap?

1. **Figure out where you stand financially:** Determine where your money is going and stop spending unnecessary money. Create a year round budget that accounts for holiday purchases.
2. **Consolidate your credit bills:** If you're on a debt management program, you've already completed this step!
3. **Power pay your way out:** Start small and concentrate on paying off one bill at a time. Once that debt is paid off, roll that money over to the next account and work on paying that one off.
4. **Have a "nothing" week or month:** Set aside a week or month where you, as a family, decide not to make any unnecessary purchases. Take the money you would have spent and put it towards your holiday fund.

These practices can be applied throughout the year, but they can be a real life-saver during the holidays! Wouldn't it be great to be able to enjoy all the fun and excitement of the season without having to worry about how you'll pay the bills come January 1? It's not too late to turn over a new financial leaf.

Free Answers to All Your Financial Questions!

We want to make sure that we are able to answer all your question and concerns when it comes to your money. If you have any questions related to budgeting, savings, credit, investing, pretty much anything to deal with your personal finances, please do not hesitate to ask us.

Every month we put out our monthly newsletter, *Money \$en\$e*, with the latest topics and issues related to the financial world but rarely do we receive questions from our clients. Here is your opportunity to get the answers to the questions you have.

How? Simply send your questions and/or correspondence to our corporate office- attention **EDUCATION DEPARTMENT**- along with your name, and one of our Accredited Financial Counselors will answer your question in a future issue of *Money \$en\$e*. Free financial information is hard to come by so take advantage of this great opportunity!

Notes On Program Completion And Help Available!

With today's interest rates and the tactics creditors are using to increase their revenue it is getting harder and harder to become debt free. Thanks to Genesis, 524 new clients are on their way to financial success and last month 146 clients completed their debt journey.

Please keep in mind that once you complete the debt management program, we still look forward to serving their needs regarding any

debt questions or concerns.

If you are on the verge of completing the program and you wish to continue receiving our monthly newsletter, please contact our Education Department at (813) 864-3990 so that we can add you to our mailing list. We do provide free financial education and budgeting analysis's. We hope to serve you in any other way we can to keep you on your financial

track and meeting your goals.

Do you have and friends, relatives or acquaintances in need of financial help this season? Then have them call Genesis toll free at 1-866-467-1259 to speak with one of our certified counselors today for a free consultation. There's no time like now to begin down the path to financial freedom.

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