

How to Minimize Holiday Stress

Will all of the extra demands and expectations we place on ourselves during the holidays, it's easy to get "stressed out." Follow the tips below to help ease holiday stress and help you enjoy a meaningful and happy holiday season.

- **Set a financial budget for the holidays and stick to it**
Now just for gift giving, but for the top-dollar amount you can afford to spend for everything including gifts, big family dinners, wrapping paper, decorations, parties, etc...
- **Budget you time as well as your money**
Avoid the stress of last-minute shopping and preparations. Plan ahead. Make a "To Do" list and prioritize what has to be done. Set aside some time each day to accomplish scheduled holiday tasks.
- **Keep holiday plans realistic**
Don't overload yourself. It's not necessary to attend every social event or religious celebration that comes along. When allotting your limited time, choose quality over quantity. Learn to say "no" gently but firmly to social events that are over your limit.
- **Delegate responsibility**
Share the shopping, cooking, cleaning, etc... responsibilities with others. Have family members draw lots from a hat or use the "grab-bag" system to assign task. Also set time goals for each assignment.
- **Factor in changed circumstances**
Are you recently laid off, newly divorced, grieving a recent death, now's the time to "Keep It Simple." Keep the demands on your time, energy, emotions and wallet to a minimum.
- **Take care of yourself**
Avoid overindulgence of holiday food, alcohol or caffeine. Be sure to get adequate sleep and rest and schedule some personal time to do thing you enjoy.