

# Christmas on a Budget!

Amanda Clasen- Community Vitality Agent  
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The holiday season is upon us and while I love the Christmas smells and beautiful lights, the glooming thought of “pinching Pennies” or shopping on a budget really brings my holiday spirits down. Knowing that I can still have a nice holiday season and I am able to give as well even on a budget does bring some joy back to that feeling!



While shopping on a budget may mean that you aren't able to buy everything that is on that special someone's list, following a few simple steps will allow you to create a magical Christmas even when shopping on a budget is required.

Try to calculate your budget and make a list of who you need to buy for early. Set a limit that you are willing to spend on each person and stick to that budget as much as you can. When making that list, try to start shopping and buying early in the season. Buying one or two gifts each month all year will allow you to avoid the stress and allows you to catch deals throughout the year. Also remember, once you have completed your shopping, resist the temptation to buy any extras you may come across.

While gift buying is often one of the most expensive parts of the holidays, decorating your home can often be pricey as well. Including your kids in making homemade decorations such as popcorn strings and salt dough ornaments not only save money but create those holiday memories. Remember that the best part of the holidays is spending time together. Aside from decorating, finding movies on your favorite streaming platform or by swapping movies with friends and family is another inexpensive way to create memories over the holidays.

Food is often another big expense of the holiday season, especially if you are the one hosting the holiday party. Turn your get together into a pot-luck gathering. Ask each attendee to bring a dish. Saving up your grocery store loyalty points is another way to cut cost. Sometimes those loyalty points can be redeemed for more food related items or even gifts!

Being the holiday's, travel is another big expense occurred when visiting family out of town. If you are looking to fly rather than drive a tip is to make sure to book hotels and flights early due to prices going up closer to holidays. It is recommended to book those expenses at least 3 months prior to the scheduled travel.

The most important part of a budget friendly holiday season is trying to avoid going into debt over the holiday. Enjoying the magic of the holiday and the memories created, allow you to move into the new years with a positive bank account.

For more information, please contact me Community Vitality agent Amanda Clasen at [amclasen@ksu.edu](mailto:amclasen@ksu.edu) or any Southwind District Offices. To learn about additional programs we will be offering, visit [Southwind.ksu.edu](http://Southwind.ksu.edu)!