

## Survive your good holiday times

by Scott Lebin

**P**lanning for the holiday season is very similar to planning for your financial future. One concept is that a plan for survival will begin by our picturing the end result.

Let us speculate about a possible design for our holiday. The end result we want to achieve is to have a stress-free family holiday that will provide quality time with our family and friends. When the holiday is over, we would like to make the joyous time a fond memory with no regrets and no stress after the holiday. We want to begin the next year with a clean slate and no continued debt or regrets for the good time that we had.

First let's presume that we don't want to get into any family arguments that take away from our good time together. We will avoid complaining or passing judgments on other friends or family members. You should make an extra effort to be positive and supportive of family and friends. To do so we must avoid areas that we know will force arguments or negative feelings on others.

We will establish a vision that we

can have fun and provide gifts over the holiday season that don't require us to use credit that we will have to carry-over into next year and that will provide stress because of our inability to quickly pay off the bills created. Instead of buying lots of gifts for everyone in the family, we may decide that each family member will draw one name and give one nice gift to each other. We can decide that the quantity or cost of a gift isn't what the holiday season is about. Giving a gift is an act of saying I want to do something nice for you because "I love you," "I thank you for being in my life," or "I want you to know how important you are to me."

How can we give inexpensive gifts? Here is a list of possibilities...

- Have the family or friends prepare dinner together...one dish per person.
- Take a picture that means something to you or the recipient and have it framed.
- Get coupons to a local event... movies, play, or concert.
- Provide a coupon for several car washes

- Provide a gift of an iTunes coupon for apps or music
- Buy one item of clothing that you know will be appreciated...
- Write a letter to the person telling them how important they are in your life...
- Give as a gift a coupon for services like...a day of cleaning the house... a month of washing dishes or dusting or doing the wash.

A financial plan is a design that also provides similar objectives. We want to be happy so we try to create a plan that will not add stress to our lives by figuring out first what is important to us; then deciding how to reach the goal we want to achieve; then implementing the plan to create the end goal we started at the beginning of the process. ●

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