

# WAYS TO AFFORD *buying gifts for everyone* YOU LOVE

FROM HOLIDAYS TO BIRTHDAYS:  
STRATEGIES TO GIVE BIG  
AND SPEND SMALL



education

COMPLETE WITH STORIES, QUIZZES AND RESOURCES

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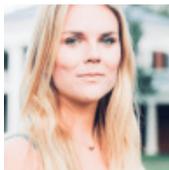
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## 6 Second TAKE

Take another look at that empty bottle of Martinelli's and think how much you can save!



## 5 DIY Gift Ideas to Save Money this Giving Season



**CAROLINE BURKE**  
December 10, 2016

The holiday season may be the time for spreading cheer, but it also can often be the most bank-breaking time of the year.

Not only are you more likely to combat gloomy winter nights by socializing more, but you also have to participate in holiday gift exchanges, donation drives, and family gift giving. But fear not. You don't have to blow all of your savings before the new year as long as you're a little bit savvy about how you approach the gifting season.

Below, we give you five examples of dirt-cheap holiday gifts for your friends and family to help lighten your load:

### Bottle Vases

Refurbishing old glass bottles isn't just a stellar gift idea – it's also great for the environment. Take your favorite bottles and turn them into beautiful vases, paperweights, or decorative pieces.



The best part about this DIY project is how easy it is – you can paint bottles, adorn them with fabrics like lace, or even add personal touches like photos. There are countless how-tos on Pinterest to check out if you're in need of inspiration!



### Mason Jar Candles

Making homemade wax might sound daunting, but there is an infinite number of recipes available to you online, most of which include basic ingredients that you likely already have lying around your kitchen.

Once you've created the candle, you can use an old mason jar to complete the look. (Maybe this can be a post-spaghetti dinner event.) My favorite homemade candle recipe is this [lavender rosemary one](#).

### Picture Frames

This one's a classic, and guaranteed to tug on the heartstrings of whoever you're making the gift for. The best way to put a unique spin on a classic gift is to create a frame that's as special as the picture it holds.

Consider buying a cheap, plain frame from Ikea or Target and decorate your frame in the best way you can (it helps if you've a bit of art in you). You could sponge paint it, or write a personalized message with a sharpie. The gift is foolproof because of the sentiment – along with your added creativity – it will go a long way.



### Homemade Spice Packets

An increasingly popular party favor and DIY gift is a homemade spice recipe. You can make anything from a chili-spice packet to a barbecue rub, then package it in a container like a mason jar or a satchel so that it turns into a great gift for your friends and family.

Ok, maybe not quite like this, but you get the idea.



The next time they make chili or host a barbecue, they can use your packet and think of you! [You can find recipes online](#) for whatever spice blend you want to create, and then customize the gift with ribbon, personalized messages, or decorations.

### Homemade Coupon Book

This is my personal favorite, but be warned – it’s usually only appropriate to give to loved ones or very close friends. Instead of buying them a gift card or a voucher, you can fill a scrapbook or a binder with homemade coupons, such as “One free movie night.”



Not only is this a fun, cheap way to get your creative juices flowing, but it also sets you and your friend or loved one up to plan a bunch of fun activities in the future.

## 6 Second TAKE

Try these tips and make gift-giving a wonderful part of your holidays – and not just another source of major stress.



## 6 Frugal Gift-Giving Ideas



**CHARLOTTE BAKER**  
November 27, 2016

Let's face it: The holidays can be stressful. Spending extra time with family is enough to put most of us over the edge.

But it doesn't have to be that way.

“

*...he didn't care a bit about any of the toys we purchased! He did, however, spend hours playing with the boxes and wrap that day.*

”

I will never forget the excitement at our house that first Christmas we had our new baby. He wasn't quite a year old yet, so we didn't buy that much, but as young parents, we were so excited to see him "open" his gifts Christmas morning.

You probably know what happened next – he didn't care a bit about any of the toys we purchased! He did, however, spend hours playing with the boxes and wrap that day. All we could do was laugh at ourselves.

However, if you have older children or teens, you just aren't going to get away with giving them an empty box. Thankfully, there are several strategies that parents can use to help get them through the Christmas season without breaking the bank.

### **The "Four Gift" Rule**

Each child gets something they want, something they need, something to wear, and something to read. This is a straightforward and easy way to approach the holiday. Of course, you may still need to set a cap on how much you will spend on each person or things could get out of hand quickly.

### **Draw Names**

Instead of each family member purchasing something for every other family member, you can draw names. Each person gets one gift. This is a great way to drastically reduce stress and spending.

### **Garage Sales and Second-Hand Shopping**

I have been able to make some amazing purchases at garage sales over the years. Brand new items still in the package or with tags attached. No one has to know that you got their favorite movie or video at a garage sale for one dollar if it is still wrapped up!

### **Set a Budget For Each Child**

This is such an obvious one, but I had to mention it. The beautiful part? If you have older kids, you can get them a Visa gift card, and they can buy what they want. Chances are that they aren't going to like that outfit you picked out, anyway!

### **Leave Expectations Behind**

This approach lengthened our celebration and made it more fun.



It was important to our family to celebrate the spiritual meaning of Christmas rather than focus on gift giving. We gave each child only one or two presents on Christmas morning, but we also spread out gift giving throughout the entire season.

December 6 is St. Nicholas Day, so we did small gifts in stockings that day and remembered St. Nicholas. Epiphany is celebrated on January 6 and is the official end of the Christmas season. So we marked that day and its spiritual lessons with another small gift. This approach lengthened our celebration and made it more fun.

Of course, generous grandparents and other family members gave the kids presents, so it wasn't like our kids were empty-handed at Christmas. We just chose to emphasize gifts at birthdays rather than the holidays.

### **Stop Giving Individual Presents**

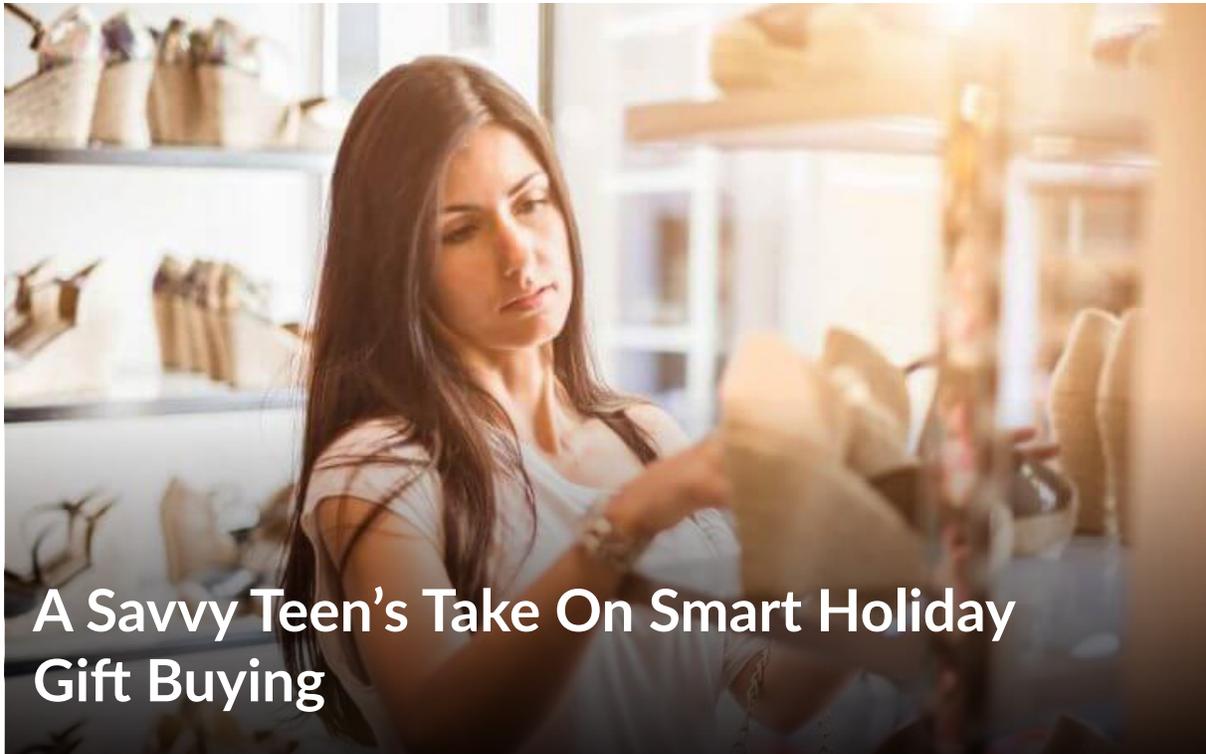
I have a friend who no longer buys Christmas gifts for individual children in her family. Rather, they make a family purchase that everyone enjoys. They go on a short vacation around the holidays, or get annual passes to a local theme park. Rather than gifts, they are choosing to spend time and create memories with their children.

Going into debt over Christmas presents just isn't worth it in my book. Decide what will work best for your family and then stick to the plan. You can have a great Christmas with your kids and not spend the next calendar year paying for it!

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## 6 Second TAKE

You can get huge bargains on some really good gift stuff at thrift shops. Just set up your cozy 'gift closet'!



## A Savvy Teen's Take On Smart Holiday Gift Buying



**EVA BAKER**  
December 6, 2015

Ever since I was little we had a gift closet — a place where you could keep potential gifts throughout the year. I use one even today. If you are like me and Christmas shop all year long you can save this space to store those gifts in addition to any other present you might want to give for birthdays and such.

I love buying gifts for my friends and family, but I normally have a tiny budget. This is where purchasing things ahead of time comes in handy. There's nothing better than getting a friend something they love while knowing you spent only \$5 on it instead of \$35! A gift doesn't have to be expensive to be meaningful. If you spend a lot of time thinking about a person, you will be able to find something they will really love.

Young people feel pressured to buy certain things or spend lots of money on gifts. But it doesn't have to be that way. Sometimes, we put too much pressure on ourselves and how we look. Real friends don't care about that, do they? A thoughtful gift, even something you make yourself, can mean so much to a true friend, even if you don't spend much money at the store.

Here are some of my gift closet ideas for young people.

### **Clearance Sections**

Always check the clearance section of your favorite stores, but don't discount ANY clearance section. One of my favorite finds was in the clearance section at Office Max – not really the first place you think of when buying a present for your best friend right?!? They had a huge area of "Smash It" books that were all at least 60% off. I know most of my friends enjoy keeping a journal or scrapbook, so I bought several of them along with other decorations. I got so much cute stuff! This was a few years ago, and I am still giving it to friends.

### **Thrift Shops**

I'm the first to understand that buying your friend a second-hand present is not ideal, but keep an open mind and don't miss out on any awesome savings you could get during your next visit to a thrift shop. Often, the clothes are brand new and still have the tags on them. If you spot something that you know one of your friends or family members would appreciate and is a new item, go ahead and add it to your gift closet. No one ever has to know! Unless you want to brag about paying 35 cents for the awesome new shirt you got your BFF for her birthday. Garage sales are also a great place to look for brand new things!

### **A Few Things to Keep in Mind**

Make sure it's a really good deal – at least 50 percent off of retail price.

Don't buy it if you don't know anyone who would like it. (This is *super* important.)

Always remember to check the gift closet before you go out and purchase a gift.

You should also stay on the look-out for good deals on wrapping paper and such. We get the cutest gift bags at the Dollar Store!

It is a great feeling to give. It's an even better feeling to give a gift you got for a fabulous price.

Take our Quiz  
Is Your Wallet Ready  
for The Real World?



1. When you receive unexpected cash, the first thing you do is...

Devise a plan to determine how it will be used.

Go to the mall and spend it.

Buy more custom Snapchat filters,

Treat all your friends to Shake Shack.



2. How often do you encounter difficulty paying a bill?

It feels like every month.

Once or twice a year.

I'm not paying my own bills yet.

I never have trouble paying bills.

To take the entire quiz, click here >>  
<https://centsaieducation.com/buying-goods-and-services-quizzes/wallet-ready-for-the-real-world/>