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## Christmas – tips to reduce the stress

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### Summary

- Save a percentage of your disposable income throughout the year to provide a nest egg for Christmas expenses.
  - Make a list of all the gifts and food you wish to buy and shop early.
  - Set your expectations realistically. If certain family members bicker all year long, they will probably do so at Christmas too.
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Christmas can be a stressful time of year. The expense of buying gifts, the pressure of last minute shopping, and the heightened expectations of family togetherness can all combine to undermine our best intentions. Some practical suggestions can help you reduce your 'Christmas stress'.

### Budgeting for Christmas

For many of us, the Christmas aftermath includes massive credit card bills that can take months to clear. Christmas doesn't have to be a financial headache if you plan ahead. Stress reduction strategies include:

- Work out a rough budget of expected Christmas costs as early as possible. This doesn't just mean presents – remember to include expenses such as food bills and overseas telephone charges.
- Calculate how much disposable income you have between now and Christmas. A certain percentage of this can be dedicated each week (or fortnight or month) to covering your expected Christmas costs. Don't be discouraged if the amount seems small. If you save \$5, \$10, or \$20 per week over a year, it can provide you with a hefty nest egg.
- If your nest egg isn't enough to cover your estimated expenses, consider recalculating your Christmas budget to a more realistic amount.
- If you have trouble keeping your hands off your Christmas nest egg, consider opening a 'Christmas' account.

### Christmas presents

If you have a large circle of extended family or friends to buy gifts for, it can be very costly. You might be able to reduce the stress and cost of Christmas for everyone if you suggest a change in the way your family and friends give presents. For example, you could suggest that your group:

- Buy presents only for the children.
- Have a Kris Kringle, where everyone draws a name out of a hat and buys a present only for that person.
- Set a limit on the cost of presents for each person.
- Remember, presents don't have to cost money – you can also give of your time or experience. Offer to help someone with a task they need to do, such as building a garden bed or painting the fence, or offer your services as a babysitter/chauffeur/dog walker/proofreader/financial adviser/birthday cake maker – whatever matches your skill set and the time you have available.
- Arrange with your family to each pass on a book that you have loved but are unlikely to read a second time. Everyone will benefit from each other's recommendations, and there's instant entertainment available for after lunch.

### Christmas shopping

Stress reduction strategies for successful Christmas shopping include:

- Make a list of all the gifts you wish to buy before you go shopping. If you wait for inspiration to strike, you could find yourself wandering aimlessly around the shopping centre for hours, or impulse buying and spending

more than you planned. Perhaps you could get to know the interests of family and friends to help you when choosing gifts (remember money is also a great gift as it allows people to choose what they want).

- Cross people off the list as you buy to avoid duplication.
- Buy a few extras, such as chocolates, just in case you forget somebody or you have unexpected guests arrive bearing gifts.
- If possible, do your Christmas shopping early – in the first week of December or even in November. Some well-organised people do their Christmas shopping gradually over the course of the year, starting with the post-Christmas sales.
- Buy your gifts by mail catalogue or over the internet. Some companies will also gift-wrap and post your presents for a small additional fee.

### **Christmas lunch (or dinner)**

Preparing a meal for family and friends can be enjoyable but tiring and stressful at the same time.

Some tips to reduce the stress of Christmas cooking include:

- If you are cooking lunch at home, delegate tasks. You don't need to do everything yourself.
- Consider keeping it simple – for instance, you could always arrange for a 'buffet' lunch, where everybody brings a platter.
- Make a list of food and ingredients needed. Buy as many non-perishable food items as you can in advance – supermarkets are generally extremely busy on Christmas Eve.
- Write a Christmas Day timetable. For example: when to put the turkey in the oven, when to put the pudding on to boil, or whatever suits your catering agenda.
- You may need to order particular food items (such as turkeys) from your supermarket by a certain date. Check to avoid disappointment.
- Consider doing your food shopping online. The store will deliver your groceries to your door. (Keep in mind this option is more expensive than visiting the supermarket yourself.)
- Book well in advance if you plan to have lunch at a restaurant. Some restaurants may be fully booked for months before Christmas, so don't wait till the last minute.

### **Relationships at Christmas**

Stress, anxiety, and depression are common during the festive season. If nothing else, reassure yourself that these feelings are normal. Stress reduction strategies include:

- Set your expectations realistically. If certain family members bicker all year long, they will probably do so at Christmas too.
- Avoid known triggers. For example, if politics is a touchy subject in your family, don't talk about it. If someone brings up the topic, use distraction and quickly move on to something else to talk about.
- Use relaxation techniques, such as deep breathing or focusing on your breath to cope with anxiety or tension.
- Family members involved in after-lunch activities (such as cricket on the back lawn) are less likely to get into arguments. Plan for something to do as a group after lunch if necessary.
- People under stress tend to 'self-medicate' with alcohol, cigarettes and other drugs. Try to remember that drugs can't solve problems or alleviate stress in the long term.

### **Reducing the stress of Christmas cards and mail**

To reduce the stress of the Christmas postage experience:

- Write up a Christmas card list and keep it in a safe place so that you can refer to it (and add or delete names) year after year.
- Plan to write your Christmas cards in early December. Book a date in your diary so you don't forget.
- Mark your Christmas card envelopes with 'Card only' – these can be posted at a reduced rate during November and December.
- Overseas mail at Christmas time takes longer to arrive. Arrange to send cards or presents in the first half of

December to avoid disappointments (and long queues at the post office).

- For great savings, buy Christmas necessities (such as cards, wrapping paper, ribbons and decorations) at post-Christmas sales.

### **General health and wellbeing**

Some other ways to keep your Christmas stress levels down include:

- Try to be moderate – it may be the season to be jolly, but too much food and alcohol is harmful. Drink driving is a real danger and is illegal. If you can't (or don't want to) step off the social merry-go-round, at least try to eat and drink in moderation.
- Get enough sleep – plan for as many early nights as you can.
- Keep moving – keeping up your regular exercise routine can give you the fitness and stamina to make it through the demands of the festive season.

### **Where to get help**

- Your doctor
- Financial planner
- Your local community health centre
- **The Salvation Army**

**This page has been produced in consultation with and approved by:**

Anxiety Recovery Centre Victoria

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