








Hawkins County Schools Staff Wellness Newsletter



Holiday Spending on a Budget

The current state of our economy will require most Americans to spend money more wisely this Holiday Season. The following tips will help you stay within your budget:

-  Determine how much you can realistically afford to spend. Look at your holiday budget in light of your overall budget. Remember, bills still need to be paid.
-  Do not count on money you don't have. If your holiday budget is dependent on a raise or bonus your spouse typically receives, think twice. With the economy in its current state, it is possible that raise might not come through this year.
-  Make a gift list and stick to it. With your overall budget in mind, make a list of the people you want to buy for, what you want to buy for them, and the amount you want to spend on each person.
-  Start early. You may not be in the holiday shopping mood yet, but shopping early provides several advantages. First, you can comparison shop and watch for sales. Second, you are less prone to impulse shopping. Third, waiting until the last days often means you can be as selective and you're more likely to pay full price or simply grab something more expensive out of desperation.
-  Pay cash. It's easier to overspend with a credit card than by paying in cash. Credit cards are a major source of debt at any point in the year, but especially at Christmas.

Plan Ahead to Avoid Holiday Travel Delays

If you are planning a trip this Holiday Season, you are not alone. The Holiday Season accounts for 10% of miles traveled by Americans each year. If driving:

Don't just endure the drive—enjoy it!

Try to adjust your attitude to holiday travel, and make the drive a little more entertaining with your favorite music, books, magazines, or DVD, if you have kids.

Be prepared.

Have a professional mechanic examine your car before hitting the road. Pack blankets, flares, a first aid kit, and make sure your cell phone is charged in the event of a breakdown or lengthy delays.

Call or go online before a trip.

Check your travel route's highway patrol website or hotline for road conditions or traffic delays; consider taking an alternate route if delays exist.

