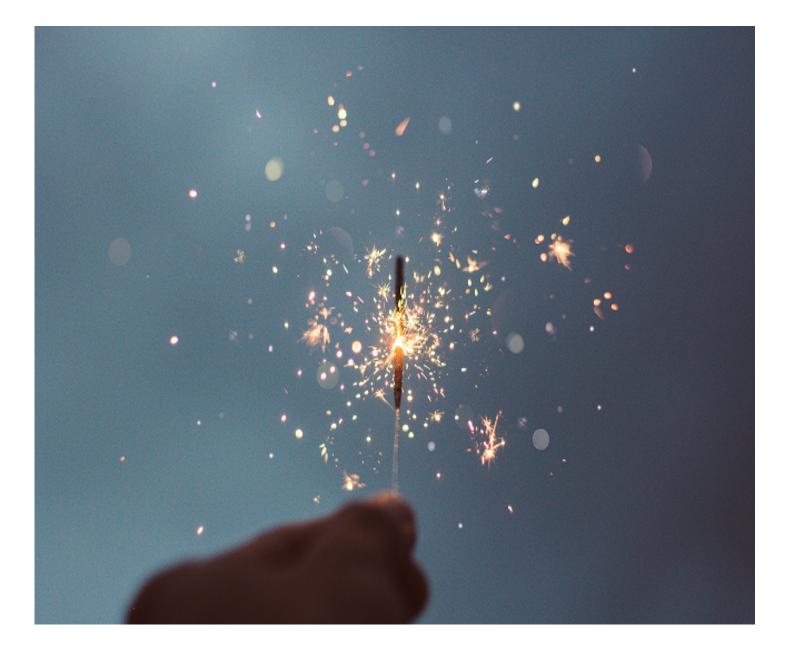


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# **IT HAPPENS EVERY YEAR**

Surprise, the end of year holiday season is back!

How can you stay focused, in control, and not feel rushed, pushed, pulled, overspent, overcommitted, over-everything without being 'over' it all?

What can you do to stay calm, chill, and masterful?

The elves aren't much help; they're busy. Rely on these tips instead.



# THINK ABOUT YOUR THINKING

Anything requiring predicting, planning and additional demands on your time and money can cause stress. Holidays tend to add even more. We have expectations. Others have expectations. A key point to remember is regardless of family, friend, work or marketing pressures, you can decide how to make the holidays work for you.

Develop a few mottos that will help keep you focused on what you want and what helps you be more content and happier. Perspective is everything!

- I do a damn good job with what I have.
- Sharing is caring.
- I'm doing them a favor by not buying extravagant gifts that will make them feel inadequate.
- I give because I want to.
- 'tis better to be solvent than to be Santa.
- It's all good.
- When all else fails: This too shall pass.

# **GREAT EXPECTATIONS FROM FAMILY & FRIENDS?**

- All traditions begin with something new. Start your own.
- It's OK to say yes to what you want to do even if it means saying no to what others may want.
   Some love a party, some don't. Prefer vegan to turkey? Go for it.
- Despite Amazon and QVC insisting buying more is better, give what you want to give.

# **CAUGHT IN THE MEMORIES?**

Quit trying to compete with your childhood, whether it was abundant or felt sparse.

- The holidays were probably not how you remember them. What did you like? What do you wish were different? What makes your holiday sparkle?
- It was a different time in history. Once upon a time holidays were smaller, less conspicuous.
- You don't have the same resources your family did. You may have more or less time or money. Work with what you have now.
- Things that were very expensive then are often less so now. Do you need to buy until you've spent your dollar limit? Will it be clutter to the receiver? Giving a single present doesn't mean you have to keep adding to the pile to give the impression of abundance.
- Marketing drives unrealistic expectations and competition. Ignore the glowing commercials that promise your life will be perfect if you buy their fabulous product.
- Don't judge a gift as 'less than'. Appreciate it's a gift, and you're free to use it, keep it, or pass it on.



# MASTER HOLIDAY FINANCES

Unless you don't observe any holidays or take vacations, consider holiday spending as part of your regular budget. What do you typically spend? Is it realistic relative to your income?

- Set aside money in a separate account during the years. Most banks will allow more than one checking account; consider keeping vacation or holiday money separate from your 'regular' account that you use for weekly spending.
- Ask if you can split your paycheck deposits to go to different accounts automatically.
- Self-employed? Fund the second account regularly, just like your tax escrow.
- Instead of planning the most you can spend, what's your lowest estimate? How much can you
  go over the 'limit' and not beat yourself up about failing?
- Go for 'no-guilt' gifts. It's a more fun and healthy challenge to choose gifts when you decide what you want to spend before you buy so you don't feel guilty later.
- Shopping online? Curb expensive impulse buys by reviewing your cart later instead of buying it immediately.

# MASTER HOLIDAY TIME & GIFT GIVING

- Shop during the year. You'll feel less pressured during the holiday buying time crunch. The gift selections are often more plentiful and interesting when you're on vacation or traveling. Finding things at street fairs and local shops keeps holiday giving unique, plus supports small businesses.
- Use the Note app on your phone to keep sizes, preferences and ideas with you.
- Donate to a good cause. Choose wisely with <u>https://www.charitynavigator.org.</u>
- 'Experience' gifts are super and can be used at a later time. Show tickets for the group, perhaps? Reservations in January for lunch with you?
- Have a 'gift store' area to store the gifts you buy during the year and stock it with wrapping supplies, gift bags, colorful tissue papers, scissors, tape, and all the other things you often have to dodge the crowds to buy at the last minute. Since most gift wrapping is temporary, buy it at a dollar store or other low-cost vendor and save the money for the gift itself.
- Spending too much time stressing about gift ideas? Having a theme can make it easier.
   Choose a color, a flavor, a taste, or sound as a gift guide. Blue? Candles, blueberry jam, blue shirt, blueberry syrup, blue decorations, blue cake sprinkles, and blue beverages.



REMEMBER, IT'S YOUR MONEY, YOUR TIME, YOUR EXPECTATIONS AND YOUR HOLIDAY.

# **BE MASTERFUL.**



**Mastery Coaching & Consulting** 

master your day, master your life

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Leslie Robison believes we create our best life one day at a time and has been coaching, organizing, expediting, and guiding people toward their goals since 1999.

Trained and experienced as a coach & professional organizer, she continually inspires, helps, and collaborates with curious and motivated people as they create better situations at home and work.

She's authored teaching materials, trained peers, and regularly leads community and adult learning events on topics such as time, space, information management, communication, and personal mastery.



Most importantly, after over 20 years of continually learning about adult thinking and behavior by working with a wide variety of clients in diverse situations, she's proud to relay that experience to help others.

#### **Services**

| Coaching | Easy, effective, convenient sessions by phone keeps you on track       |
|----------|--|
| Classes  | Easily learn realistic ways to master your time, space and information |

#### It's easy to contact Leslie

- Read more at the blog, Facebook, Twitter, and LinkedIn
- call 215-460-6173
- email Leslie@MasteryConsulting.net
- Sign up for monthly emails

"Leslie is able to reframe a situation so that you can see it, understand it, from a perspective you wouldn't have considered. That leads to new insights and answers that weren't evident." Robert H.