

# Stewardship Forum

## An evangelical alliance Partnership for Change

### Stewardship Tools for Individuals : Budgeting & Saving Tips

**Title: Some Ideas for a Stress Free and Meaningful Christmas**

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1. **Plan in advance.** Gather all the members of your family during an afternoon in November and make decisions about how you are going to celebrate Advent and Christmas this year. Discuss together how much each family member is allowed to spend on other members of the family and the possibilities of making some special things for special relatives rather than buying expensive gifts.
2. **Tell your family about generous saints.** If you need a symbol for giving (in addition to Jesus and the Three Wise Men), learn about St. Nicholas and his generosity to children and the poor. Share with your family stories of other Christian saints well known for their generosity and kindness to others.
3. **Avoid getting into debt.** Refuse to be pressured by advertising to overspend and do not visit the shops every day during the Christmas season. In addition, start saving every month a small amount towards next Christmas – so that when next year's holiday season approaches you will have some money to spend.
4. **Avoid stress.** Do not assume that things have to be the same way they have always been. For example, you do not have to send hundreds of Christmas cards this year. Make use of the modern technology and send your friends and family electronic greeting cards via e-mail. You can communicate with many people at the same time at a fraction of time and cost.
5. **Love does not have a price tag.** Many parents want to give many gifts to their children because they feel that giving gifts is a way of telling their children they love them. The truth is children will soon forget the gifts they received and they would rather spend more time with their parents throughout the year than get expensive gifts at Christmas. Get your children ONE thing they really want this Christmas, and make a pledge in your heart to be there for them to play with them and watch them grow during the coming year.
6. **Give appropriate gifts.** Take time to get to know those who will receive your gifts. Give what they want to receive, not what you want to buy for them.
7. **Give alternative gifts.** Give 25% of what you spent last year to people who are in need or to charitable organisation. Buy your Christmas presents from organisations that sell products made in developing countries so that other people (those who produced the gifts) will benefit from your giving. Give of yourself, not just "things". For example, give tokens to friends and relatives offering future services (such as baby-sitting or an "enchanted evening of music and fun").
8. **Celebrate Advent during the weeks before Christmas.** Often during November, all the shops put their lights and music on and people are caught up in a frenzy of activity to buy cards and presents. In the busyness of our lives, we forget to celebrate Advent and reflect on what Christmas is all about.

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