

# Of Interest

Employee Assistance Program information  
October 2019

## 12 Ways to Keep the Holidays Stress-Free

The holidays are supposed to be a time of warmth, joy, and excitement. And for many people, they are.

Still, the anxiety of having too much to do in too little time, the pressure of unrealistic expectations and the tendency to overeat and overspend can easily overshadow holiday happiness. The following suggestions will help you enjoy the season to its fullest with a minimum of stress.

### **Eat smart**

- Don't arrive at a party starving; you're likely to overeat. Instead, before you leave home eat a piece of fruit, a small salad or a cup of low-fat yogurt. Eating a healthful snack will prevent you from overindulging on mini quiches and other high-fat fare when you arrive. Avoid handfuls of anything.
- At the appetizer table, fill your plate three-quarters full with fresh vegetables and fruit. Reserve the remaining quarter for anything you want, even if it's high in fat, so you don't feel deprived.
- Don't feel obligated to eat everything on your plate or to have dessert. And, think twice before going back for seconds.
- If you overeat, get right back into your normal routine the next day.

### **Shop smart**

- Give yourself plenty of time to complete your holiday shopping. Shop with an itemized list of what you'll buy for each person and a ballpark figure of what you'll spend.
- Brainstorm for gift ideas. If you're stumped on what to buy, consider what's important to the gift recipient. To personalize a gift that isn't personal, give the story behind it. For a book, write an inscription that explains why you're giving it or mention specific pages the recipient may find interesting.

### **Party smart**

- Keep parties simple by having a buffet instead of a formal sit-down dinner. Serve uncomplicated dishes (made with six ingredients or less) that you've made before.
- Buy nonperishable party items days, even weeks, in advance. These include groceries, beverages, candles, napkins, and decorations. Save the day before to buy items with a short shelf life, such as fresh fruits, vegetables, and flowers.
- Cook ahead. On the day before your party, prepare salad dressings, stews, casseroles, cold sauces, soups, desserts, and dips. That way, during the party, you can spend as much time as possible with your guests.
- Hire a helper. To make your party more manageable, employ a teenager or a catering waiter to help you serve during the party and clean up afterward.
- Devise games guests can play to help spark conversation. For example, tape a piece of paper with the name of a movie character onto the back of guests when they arrive. Challenge them to guess who their characters are, with clues provided by the other guests.
- Be sociable. Attending parties when you don't know many people can be stressful. To break the ice, elect yourself the official introducer. If you see someone standing alone, go over and ask nonthreatening openers. For example, ask these questions at a corporate function: How do you fit into the company? Are you a partner or an employee? What do you do? What does your partner do?

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## Responsible Revelry: Holiday Entertaining on a Sensible Budget

What better way to ring in the holidays than by hosting some of your favorite people to socialize, celebrate, and relieve some holiday stress?

When the holiday spirit moves you to entertain, don't fight it, but don't go overboard, either! Party costs can add up fast, leaving the host on the hook for a heaping helping of holiday debt.

But don't let that dampen your drive to party. With resourcefulness and some savvy social planning, it's easy to host a truly memorable holiday event that won't result in a pile of bills you'd just as soon forget. After all, as June Schroeder, CFP® at Liberty Financial Group in Elm Grove, Wisconsin, points out, "The holidays aren't about spending money; they're about spending time with people you care about."

Here, courtesy of the Financial Planning Association, are some ideas for balancing the party spirit with wise wallet management.

- **START WITH A PLAN:** Before you go off and hire a brass ensemble, a high-end caterer, and one of Santa's elves for your event, decide on an amount you can afford to spend on the party. This will dictate the shape the event ultimately takes: venue, guest list, food and drink, etc., explains Schroeder. Keep in mind, too, that the holidays will likely leave you with other additional financial burdens.
- **STEER CLEAR OF CREDIT CARDS:** Cover party expenses with cash or a debit card whenever possible so you won't face a ballooned credit card balance come the new year.
- **CUT THE CATERER AND GET COOKING:** You don't have to be a gourmet cook to come up with crowd-pleasing and cost-effective chow for your guests. Additionally, you can always ask a friend or relative with culinary skills to help in the kitchen.
- **PARTY POT-LUCK STYLE:** Instead of doing all the cooking yourself or hiring a caterer, give people a chance to tap into their own holiday spirit by asking them to bring something to eat or drink to the party.
- **DIAL DOWN DINNER:** It wouldn't be a party without food. Instead of feeding everyone dinner, build your event around eats that won't devour your budget, like desserts, appetizers or lunch. Consider an open house with snacks instead of a sit-down meal. "Less formal can be more fun anyway," said Schroeder.
- **DO-IT-YOURSELF DECORATING:** Collect pine boughs, pinecones and other "found" items to make your own festive holiday decorations. Don't forget the mistletoe!
- **PARTY FAVORS TO SAVOR:** Planning to provide people with something to take home? Try homemade baked goods or simple holiday ornaments.

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