

Managing the Stress of the Holiday

Meritus Behavioral Health ~ Employee Assistance Program

What Kind of Holiday Do You Want?

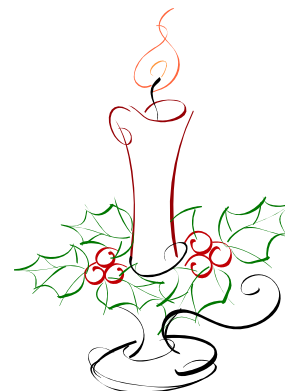
Sit down with your partner and/or family, and have a heart-to-heart talk about what each of you expect from the holidays. Talk about holidays past. Discuss what activities you would like to do the same and those you would like to do differently this year.

Have each family member assign a number from 1 to 10 to each of the items listed below.

Your Rating: 1 = Not important to me
10 = Very important to me

The holidays are...

- A chance to enjoy spending quality time with my immediate family.
- A time to create special meals.
- A time to create a beautiful home environment.
- A time to celebrate my spiritual beliefs.
- A time for shopping and exchanging gifts.
- A time for parties, entertaining and visits with friends.
- A time to help those who are less fortunate.
- A time to strengthen bonds with my relatives.
- A time for rest, solitude, revitalization and introspection.
- A time for special recreational activities.
- A time to stay at home.
- A time to travel.



Stress Strategies for the Holidays



The holidays—a time of festivity, parties, shopping, entertaining, religious observances, family gatherings, decorating and...stress! With all the extra demands we place on ourselves and expectations of the season, is it any wonder that most of us feel some stress during the holiday? The source of holiday stress is simple: when it comes to time, money and social and family commitments, most people try to do too much. Here are some strategies for making your holidays a time of renewal.

Set Priorities

People tend to overextend themselves during the holidays. It's not necessary to attend every party and religious celebration that comes along. When rationing your limited time, choose quality over quantity. Decide what activities you and your family would most enjoy doing and focus on those. Share responsibilities for cooking and baking with others. Learn to say "no" gently but firmly to social events that are over your limit.

Plan Ahead

Nothing creates more holiday stress than last-minute shopping and preparations. Take charge of your holidays in advance by making lists of things to do and setting aside some time each day for them. Consider setting a cutoff date; after that date things that are not done will be deferred until next year.

Keep It Simple

A holiday feast doesn't have to be elaborate to be wonderful. Often traditional fare is appreciated most, with guests providing some of the dishes. When shopping, take advantage of gift-wrapping services. Try shopping at home on-line or from catalogues. Let someone else compete for the "most fabulous holiday preparations" award.

Stay in Budget

Do holiday preparations strain your budget? Learn to say no to expensive holiday ideas. Choose simple, thoughtful or useful gifts over elaborate, expensive surprises. How can you enjoy the holidays if you are worried about paying your bills?

Riding the Emotional Roller Coaster

The holidays are hard on our emotions. The holidays of our childhood take on a magical glow that is often impossible to recover in adulthood. While the radios and department stores are blaring messages of peace and joy, you are dreading the family gathering that always leads to someone not speaking to someone else. If family gatherings are stressful, avoid long visits, either in your house or away. Defer setting family arguments until some other time. Be willing to let go of old traditions if they no longer work for your family, and find new ones that do.

Take Care of Yourself

Counter the holiday pressures by giving yourself some time for rest and renewal each day. Avoid overindulgence in holiday food, alcohol and caffeine. Think about what the holidays are actually celebrating and try to stay true to that spirit. Peace and joy can be more than just a department store come-on.

The holidays can wipe you out as much as asking the boss for a raise. Paying the bills on all your holiday gifts might make you feel like you are standing on the bridge, asking yourself, "Is this, such a wonderful life?" Just remember there is plenty of hope. Six out of every ten people do enjoy this time of year.

You Don't have to Be A Scrooge to Sing the Holiday Blues



WHAT CAN YOU DO TO SURVIVE?

First, recognize the signs of stress, when everything is just "too much." Too much disappointment, unresolved goals, painful memories, arguing, fighting, family feuds, longing, worrying, spending, eating, drinking, insomnia, and frayed nerves.

Second, don't panic when you face the fact that you've got the blues, go back to basics. What is this season really about? Religions tell stories of hardship and poverty leading to hope, generosity, courage and belief. Even if you aren't religious, find a meaning that answers your personal needs and brings you closer to others.

Third, take good care of yourself, so you can take care of others.

Here's a clever way to remind you how to survive the holiday season:

BE NATURAL

B	Breathe deeply; it will help increase energy levels.
E	Exercise 20 minutes, three times a week, running from errand to errand doesn't count.
N	Nutrition: Eat three well-balanced meals each day.
A	Attitude: Negative attitudes are contagious and destructive. Try to see the glass half full.
T	Time management: Set priorities and don't take on more than you can handle.
U	Uniqueness: Recognize and treasure your own uniqueness. Say "no" when necessary.
R	Relaxation: Private time to read or listen to music – a time not to focus on the next item to do.
A	Associations: maintain contact with nurturing support systems – colleagues, friends, and family
L	Laughter: Still the best medicine.



Parents~ here's a reminder for guiding your kids. Kids might find this "mushy and yucky," But you can teach your children about the spirit of the season by placing a value on:

KISS

K	Kindness: Find ways to give to others in need and do it as a family activity.
I	Importance: Let your kids know each day in some special way how much they mean to you.
S	Safety: Make sure your kids are supervised during the winter break and keep them occupied by finding one family project to do that's fun and constructive.
S	Simplicity: Sometimes giving one big gift to each child is all that's necessary and the best gift is always your love. Be grateful you have each other.



AVOID HOLIDAY SPENDING MISTAKES



Mistake No. 1: Extravagant Gift Wrap

Shoppers tend to buy expensive wrapping paper or gift bags impulsively. It costs people more money than they realize. It's easy to rack up \$100 in gift bags, wrapping paper and wine bags. Recycling bags and ribbon is perfectly acceptable today. Buy wrapping supplies at the end of the season. Be creative with your gift wrap using paper bags, newspaper or cloth. Instead of tissue paper, use your shedder and make your own filler.

Mistake No. 2: Charging Too Much

To cut the cost of Christmas, keep the credit cards under wraps. Research shows that people spend more money when they charge things. If you can pay with cash, you'll always be a little more aware of what those gifts cost. If you don't want to carry cash, then use a card but keep a running tally in a notebook or smartphone. You will be less likely to add to your list of recipients or buy impulse gifts. Rather than adding everything up as you go, set a total budget, then subtract when you spend. Dwindling balances tend to be more real.



Mistake No. 3: Shopping While Feeling Guilty

Shopping and negative emotions—guilt, panic or a mob mentality—make an expensive combination. Many consumers budget more “out of guilt.” People need to remind themselves that money doesn't equal love or affection. Short-term sales, such as a Black Friday deal or weekend special, create an emotionally charge situation. The fearing of “missing out” can override common sense. The solution is to take a timeout. Put an item in your cart but wait at least 20 minutes to buy it. If it still appeals, it's probably something you want.

Mistake No. 4: Not Trimming Gift Lists

Long before you trim the tree, trim the gift list. If money is tight, it's likely not a secret. Announce how you'll handle holiday gifts this year—whether it's no presents, children only, or exchanging names, group gifts or whatever works for you. You can still find ways to let special people know they matter. One option is the gift of food that you enjoy making. Sending a card with a note—a real, handwritten not with just a few lines to say what this person has meant to you this year or in general. It shows that you are thinking of the person which is huge.

Mistake No. 5: Mixing buying and celebrating

Separate shopping from the entertainment of the season. If your family likes the sights and sounds of Christmas at the mall, such as seeing Santa, looking at the decorations and riding the train, just take a few dollars to get a hot chocolate and a cookie.



Keeping your Holiday Spending Out of the **Red**

'Tis the season to shop!

As the winter holiday approaches we are tempted by creative advertising to buy the “perfect” gifts for friends and family. In January we are faced with the bills. Following some simple budgeting tips can prevent you from starting the New Year with expenses left over from last year.

- 1.** Set a realistic budget and plan to stick to it- List the names of those you want to purchase gifts for and set a limit for each. Be determined to stay within the limit. Include hidden costs in your budget including the cost of shopping (gas, parking) decorations, greeting cards, postage, travel expenses, holiday related apparel and charitable contributions.
- 2.** Review your gift giving list-Look at your list and see if there is anyone you can eliminate this year. For example, that old school friend that you don't see often.
- 3.** Decide what you plan to buy for each person on the list. Use the internet to comparison shop for the best price. Look for coupons and store discounts that can also help you save.
- 4.** Leave the credit cards at home- Bring only the cash with you that you have set aside for holiday shopping. This makes it difficult to overspend or impulse shop.
- 5.** Consider adopting a Kids-Only holiday for your family-Get together with all of the adults and talk about just buying presents for the kids this year. To cut costs and reduce the stress of holiday shopping, consider taking it further by doing a name-exchange.
- 6.** Opt out of the office gift exchange-Propose a day of service instead or a shared office meal to celebrate. Use the experience as an office team building exercise.
- 7.** Beware of making emotional purchases-If you're feeling stressed you tend to spend more and buy impulsively. Don't get caught up in the hype of Black Friday sales.
- 8.** Shop Early-Start shopping as soon as your list is complete. Resist the temptation to wait for last minute sales. You are likely to buy more and purchase additional items that you don't need if you wait till closer to the holiday.
- 9.** Do It Yourself Gifts- Look for readily available ideas on homemade gifts. Baked goods or simple crafts or photographs are often the most appreciated gifts and certainly very affordable.
- 10.** Set Reasonable Expectations with family, especially with children-If finances are tight this year explain that to the kids ahead of time to reduce disappointment. Empower them to make choices that are within the family budget. Consider a simple \$10.00 gift exchange or exchanging names of favorite charities and making a donation in someone's name.

Mindful Holiday Shopping Tips

- * **Think Twice About Layaway Programs:** Many have an associated startup cost or restocking fee if you ultimately decide against the purchase. If you have to struggle to buy something it probably means you can't afford it.
- * **Take Advantage of Price Matching Offers:** However, realize that each time you enter a store there are multiple marketing strategies being used to get you to buy additional items while you are there.
- * **Beware the Danger of Tiered Savings Offers:** (ie: Save \$5.00 if you spend \$20.00) If you were not planning to make the minimum purchase choose to avoid the sale completely.
- * **Free Shipping Doesn't Always Mean Free Shipping:** Be sure to read the fine print. There may be a minimum required purchase and it may not mean free return. Restocking fees can sometimes be a double digit percentage of the purchase price.
- * **Get More Bang for Your Buck:** by shopping now for a credit card that offers cash back, free hotel stays or frequent flyer miles depending on your usual habits.
- * **Watch out for Flash Sale Sites:** Unless it is the exact gift you were shopping for don't buy it. These sites are developed to take advantage of impulse shoppers. Make sure your spam filter picks up all promotions not from stores you generally shop in.
- * **Don't Over Cook:** Your guests won't know the difference between four, six or ten side dishes but your pocketbook will. Stick to the basics that you are confident in preparing and your family loves. You won't go wrong. Resist the urge to make too much. Have extra veggies and dip or an in-season fruit option that is healthy and filling. Your guests will appreciate it.



- * **Look for unique gifts created by local artists:** The cost is generally less and it's a good way to support local business while buying a unique, even one of a kind gift.
- * **Use Free Shopping Aps to compare prices and save time:** Some good options include RedLaser, Shopkick, Google Shopper and Pricecheck by Amazon.
- * **Save on Decorations:** Rather than buying new check out yard sales or Craigslist for bargains. Talk to a friend, whose tastes you share, about swapping decorations this year for a new look for both of you. Consider simplifying. Do you really need six big outdoor decorations that light up and move? Picture the beauty of a front door with a fresh pine wreath and a bow that you made yourself.

Holiday Hangover Cure



TAKE YOUR VITAMINS!

Shorter days cause us to have less sunlight exposure which can cause vitamin D levels in the body to drop. Consider a boost with a vitamin D supplement. Melatonin levels can also drop leading to or supporting Seasonal Affective Disorder. Talk with your doctor about the best supplement for you.



GET MOVING!

Freezing cold temperatures often provide a great excuse not to exercise right? Wrong! Think about trying a winter activity like skiing, ice skating or sledding. You might like it! Even hiking in the winter provides a completely different view of plants and animals that are surviving in spite of the cold temperatures!



GET LIGHT THERAPY!

Make an effort to take a short walk outside or sit by a window during the day. If you work in an area with no natural light you might want try light box therapy.



TREAT YOURSELF!

It may be months before your next vacation day. Plan a mini holiday or special outing with a friend or loved one or just by yourself for some alone time. Have a spa day that includes a massage which has been shown to decrease depression and improve mood.



CONSIDER AROMATHERAPY!

Lavender has been shown to help with both sleep and depressive symptoms. Jasmine has also showed some benefit with SAD. Add these scents to your bath water, diffuser or aroma lamp.



INDULGE IN CHOCOLATE!

Dark chocolate has been shown to boost dopamine levels in the brain. It also has some anti-inflammatory properties that can be good for your health. If you are trying to cut calories buy the dark chocolate kisses for a quick pick me up without blowing your diet.



HYDRATE!

We often don't drink enough water when it's cold outside. However, the cold weather wreaks havoc with our skin and nails. This can cause cracking and open areas that can lead to infection. Try to get the recommended 64 oz. a day.