

How to Pay for the Holidays When You Don't Have a Job.

Gallup reports that American consumers will spend, on average, \$752 for gifts this holiday season. But, what if you're one of the 7.4 million people living on unemployment benefits, three part-time jobs, or the generosity of relatives? Here are some ideas:



1. Squeeze a little smaller.

The little things do add up. A large coffee and a muffin for breakfast: \$5. A soda and a sandwich for lunch: \$5. A movie rental after dinner: \$5. That's \$15 a day. It's also \$450 a month. What little luxuries could you do without, substitute, or reduce?

2. Bring home a little more cash.

Take an inventory of the things in your home that you no longer need or use and sell them—baby furniture, golf clubs, power tools, musical instruments. Then, cash in on your free time—offer to run errands, walk dogs, check in on the elderly, prepare meals, clean things, move things, fix things. If you can, cash in on your talents—tutor students, decorate cakes, sew, translate, draw, write, build web sites, decorate, install, remodel.

3. Focus on your kids.

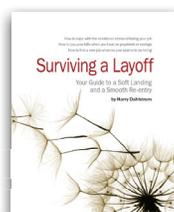
Set a specific dollar limit for each child. Don't just browse and buy, impulse shopping can be very expensive. Instead, ask for a #1 choice from Santa and a #2 choice. Do the best you can within your budget. For everyone else, give a gift from the heart—a nice dinner, a homemade gift, or an IOU for a service like babysitting. Oh, and be sure to tell each person how important he or she is to you.

4. Be a smart shopper.

Shop with a written list. Shop the internet and the discount stores. Shop for the lowest price. Hunt for discount coupons and use them. When visiting the stores, leave your credit cards at home. Bring only enough cash to buy what's on your list. If it's not on your list, put it back.

—*Best wishes, Harry*

by Harry Dahlstrom
www.HarryDahlstrom.com



author of *Surviving a Layoff*
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