

Christmas Spending Plan

Topic: #604

Category: Life Situations



But King David replied to Araunah, "No, I insist on paying the full price. I will not take for the LORD what is yours, or sacrifice a burnt offering that costs me nothing." 1 Chronicles 21:23-25

Those of us who experience depression, anxiety, or mania, have likely engaged in poor spending choices at one time or another, and the Christmas season only amplifies our financial stress. Let's consider the meaning behind our gift-giving actions and look at ways to take control this year.

Christmas is a time of celebrating God's gift to us, the baby Jesus, who would grow up to become a sacrifice for our sins and give us the opportunity to be right with God. Just as the wise men brought gifts to Jesus, we give gifts to those we are thankful for and love.

As King David recognized, a true gift involves sacrifice, just as God's gift to us involved the sacrifice of His son. If we give a gift without making the sacrifice, we are giving a gift that has no value to us. Consider the actions some people take in order to give a gift to someone: spending money they don't have (charging), re-gifting, even stealing. When we use these means to give a gift, we have made no sacrifice, and the gift means nothing to us. In these cases, we are giving it for selfish reasons – often to impress someone with the magnitude of our gift, or gain a reputation of generosity, or give the illusion that we are better off financially than we really are. In these cases, we don't often see the real end result of our "giving". Our children come to expect these gifts and develop an attitude of privilege and entitlement. Our spouses and friends may feel inferior with the gifts they have purchased for us. Others may overspend to try to keep up with our high standards. These reasons do not honor God **or** the gift recipient. Consider these ways to "gift" responsibly:

- Consider a family plan to volunteer or give a charitable gift instead of gift-giving.
- Plan ahead!
- Finish buying by Nov. 1 and avoid stores during Nov.-Dec. when temptations abound!
- Cut your gift list –ask people if they would mind **not** exchanging gifts this year.
- Make a gift list and the max amount you will spend on each person.
- Pay cash for everything.
- Consider alternate ways of honoring people, hand-written letters, handmade items, etc.
- Be accountable to at least one other person about your shopping habits.
- Don't read printed ads after Nov. 1.
- Know what you want ahead of time. Call ahead to see if the store has it in stock. Don't "look around" or wander through the store after you have what you need.
- Shop online to avoid impulse purchases.

Discussion:

Discuss success stories and ideas from group members.

Have each person write out "rules" for holiday spending to consider and pray about.

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Christmas Spending Plan

- Anxiety, depression, and manias can trigger overspending.
- The Holiday season amplifies these issues and the stress.
- Christmas is a time of celebrating God's gift to us.
- King David knew a true gift involves sacrifice.
- When people give gifts that are bought on borrowed money (charged), regifted, or even stolen, there is no sacrifice.

Check your motive:

to impress someone? appear generous? look financially sound?

The result?

Attitudes of privilege and entitlement.

Others may feel inferior with their gifts.

Others may overspend to try to keep up with our high standards.

Consider these ways to be "gift" responsibly:

- As a family, volunteer or give a charitable gift instead of gift-giving.
- Plan ahead!
- Finish buying by Nov. 1 and avoid stores during Nov.-Dec.
- Cut your gift list –agree to **not** exchange gifts with co-workers, etc.
- Make a gift list and the max amount you will spend on each person.
- Pay cash for everything.
- Honor people creatively: acts of service, letters, handmade items, etc.
- Be accountable to at least one other person about your shopping habits.
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