

Help Your Children Learn the Value of Holiday Gifts

This holiday season will be a financial challenge for many families. But while the shaky economy has Moms and Dads paying closer attention to holiday costs, our kids are still being buried by the barrage of advertising for toys and games they "just can't live without."

Helping your kids successfully navigate the holiday "buy, buy, buy!" season requires more than simply saying "no." Keeping the holidays special, memorable and enjoyable means re-directing your children's enthusiasm and energies beyond all the hottest toys and into areas that will help generate warm, long-lasting memories.

Start by creating a realistic holiday budget. Set limits within a budget that won't bankrupt the family and that will limit January bill-paying stress.

Next, help your kids create their own budgets for holiday gift giving. Set an example by talking about your budget, how you've saved for holiday gifts and how you want to find gifts that will mean something special to the recipient.

One option to help get a child's emotions involved is to talk about personal, homemade gifts. Help your child write a holiday poem or story. Or look to gifts your child can make. A drawn picture, an art project, a series of digital photographs, some cookies or other holiday treats you make together - the list of meaningful, personal gifts that don't have big price tag is a long one.

You also want to minimize the stress that the commercial merchandising of the holidays always brings. Let your kids develop a wish list, but make clear it's just wishes, not a shopping list. Let them know it's your right to choose their gifts in order to make their presents special. For older kids, let them research the cost of desired gifts so they can begin connecting a dollar figure with their wants.

One final suggestion is to focus some of the holiday enthusiasm on those less fortunate than your own family. Local agencies offer many ways for you and your family to volunteer or provide help while gaining memories that truly make the holidays special.

While it's tempting to be super-parents who can fulfill their children's every wish, it isn't a healthy reaction to the season. Focus on decorating and cooking and having everyone give a little something of themselves, and you'll find your holidays can not only be more affordable, but less stressful, and more memorable, loving and valuable than just the buying of gifts.

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