

**WTNS Radio OSU Extension Update for November 9, 2020**  
**Healthy People. Healthy Finances. Healthy Relationships.**

On today's OSU Extension update for Healthy People, Healthy Finances, and Healthy Relationships we'll talk about budgeting for the holidays, as well as some upcoming programs from OSU Extension.

Preparing for the holidays this year may look different than in years past. Some families are opting out of gathering in person. Some may still be getting together, but on a smaller scale than usual. Chances are even if travel and gathering is not involved, there will still be gift giving in one form or another.

According to Gallup's survey of 2019 spending, the average person spent \$942 on holiday gifts alone. That doesn't count anything else involved with the season like cards, food, or decorations. This year could mean a tighter budget for some folks for a variety of reasons.

Today is a great time to sit down and think about your holiday budget for this year. If you are not sure where to start, visit [americasaves.org](https://americasaves.org) and search for their free holiday budget. America Saves is a campaign dedicated to helping individuals save money, reduce debt, and build wealth.

Faye Griffiths-Smith from UConn Extension has some creative ideas for gift giving on a budget that can also be found at [americasaves.org](https://americasaves.org). Here are a few of her suggestions:

1. Hobby-related gift or gift certificates. Consider the recipient's hobbies and interests. Are there gardeners, chefs, woodworkers, knitters, readers and gamers on your list? Give them tools or materials to do what they enjoy.
2. Made by you. Make your own food specialty. Knit a scarf. Hand craft an item. Create an annual holiday ornament. Give a framed photo.
3. Agree on a gift challenge. Discuss this idea well in advance of the holidays with those whom you regularly exchange gifts but make it fun. You might suggest handmade items only, gifts under \$10, one gift for a whole family, limit shopping to consignment or thrift store finds or pick a theme such as useful or consumable items only.
4. Purchase the same type of gift for everyone. It could be umbrellas, scarfs, journals, board games, puzzles, nice pens, throws, books, or flashlights and batteries.

5. Coupons for your services. Offer your time and abilities. You can create coupons related to your skills. Perhaps it is cooking, snow shoveling, home repair, an oil change, mending, and so on.

A colleague of mine shared that her family has a long-standing rule for limits on gift-giving to immediate family members. The children each receive four gifts according to a little poem that they follow: “Something to wear, something to read, something you want, something you need.”

Another consideration from America Saves is *not* to put off shopping until the last minute. That could mean missed sale opportunities and limited supplies. When you procrastinate, you are more likely to bust your budget as you rush to cross people off your list instead of intentionally buying specific items that fall within your budget.

Remember that Small Business Saturday is November 28. We have many small businesses in our community that need our support. It is easy to click purchase on Amazon. But if you are not part of a high-risk population, and you feel comfortable being out and about, then I encourage you to buy from local businesses whenever possible.

If you have a budgeting or financial question, you can ask that online at [go.osu.edu/AskOSUEExtension](http://go.osu.edu/AskOSUEExtension). I also offer a Financial Coaching and Education program for individuals who want to improve their ability to become financially stable. Individual coaching appointments are available in-person at the Coshocton County Extension Office or virtually online via Zoom. Financial Coaching consists of at least three sessions over three months. Please contact me at OSU Extension for more information.

Now we'll take a look at some upcoming opportunities from OSU Extension: Our last session of Food Preservation Office Hours will be tomorrow afternoon from 4:00 – 5:00 PM. I'll be co-teaching Making Sauerkraut with my colleague from Morrow County, Candace Heer. Each of the 6 Food Preservation programs we've offered since October has been recorded. You can find these as well as the RSVP for Making Sauerkraut on our website [coshocton.osu.edu](http://coshocton.osu.edu).

In closing, at OSU Extension, we are proud to work for Coshocton County to help improve our families, farms, and businesses. Please feel free to contact OSU Extension for more information at 740-622-2265 or visit our website at [coshocton.osu.edu](http://coshocton.osu.edu). Make it a healthy day!