

Coordinated Family and Community Engagement (CFCE)
& Financial Education Center (FEC)

Holiday Guide

Created by the Community Teamwork Inc. Financial & Parent Education Programs

Greetings!

Holidays can be wonderful! Family and friends together creating new memories and reliving old ones. The downside is that they are also jam-packed with shopping, running around and overscheduling yourself and your family; all things that put a burden on everyone, but most of all you. You strive for perfection from yourself and your family and the result is a lot of stress caused by unrealistic expectations. Guess what? Perfection is a myth! Some of our best holiday memories usually revolve around something that went wrong or was unexpected; like the year mom burnt the turkey or the one when the dog knocked the tree over.

The purpose of this guide is to provide you with some ways to avoid or reduce stress, simplify gift giving and avoid overspending.

Avoiding a Tantrum

It's almost a miracle that kids don't throw a tantrum during the holidays. Their schedule is off, younger kids are missing their naps and you're dragging them to crowded malls where they go into sensory overload. With a little advanced thinking, you can minimize or avoid a meltdown.

1. **SHOPPING:** Try to leave them home; swap babysitting services with a friend so you can both go shopping individually without children. If you have to take your child, don't do it during their regular nap or meal times; pack snacks and toys.
2. **MEALTIMES:** Young children can't sit for long periods of time. Expect 1 or 2 minutes for every year of age they are. If you're going to someone's house and you're not sure the food will be something your child is familiar with, bring some familiar food with you just in

case. Young children (and some adults) don't like trying new foods.

3. **GATHERINGS:** If your young child doesn't see these people regularly, he may pull away from them or be afraid and cry. It's normal. You should talk to your child during the days leading up to the event about the people he will be meeting, who they are and remind him of other times they have met. "Do you remember Auntie Sara? We went to her house and she made cookies for you this summer."
4. **FEAR OF SANTA:** NORMAL for young children. He's really a stranger, he's big and loud, he wants to pick them up (grab them away from her parents), there's cameras flashing and it's all happening with a crowd of noisy people all around. While waiting in line talk to your child about what's happening to the other children going up to Santa and what to expect. Talk to your child beforehand about what you would like to happen (sit on Santa's lap, take a picture, etc.). If she's wary you could suggest that she just stand

Want to slow things down?

Try lowering the lights and turning off the television. Lighting and visual stimulation have an effect on both children and adults. The lower the lights are, the lower the activity level.



Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

Tips for Helping Your Family Cope with Holiday Stress

Stress is contagious! The American Psychology Association noted that 91% of children are aware of parent stress. This causes stress in the child, which in turn increases stress for the parents, other siblings, teachers and others. Break the stress cycle.

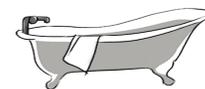
1. **SIMPLIFY**: Make a concerted effort to focus on the true meaning of the holiday season and not the commercialism. This will reduce stress and be good for your budget.
2. **EXPLAIN** to your children your traditions and beliefs and help them understand why these are important to you. For young children who aren't at the age where they can fully understand yet, you could read them a Christmas story that illustrates your beliefs and then reading it becomes a holiday tradition for your family.
3. **ASSURE** them that you love them all the time even when you're involved with another family member, relative or guest.
4. **SAFE PLACE**: Let your child know where they can go if they feel the need to be alone and relax. It can be their bedroom or any unused small space where they can be alone. Example-it could be the space under a table covered by a tablecloth, a tent made out of a blanket, a large cardboard box, etc. Remember-it has to be a physically safe place; so, nothing with a lock or a lid that can fall on them. If there isn't a quiet place, then **carry earphones with a device** that can play music or stories for them. This helps the child focus on what he is hearing and not on the chaos around him.
5. **PREPARE** well ahead of time for any holiday events or celebrations. The more prepared you are, the more time you'll have to spend with your children.
6. **SPEND QUALITY TIME** with your children that doesn't involve anything holiday related; such as, a sport. That will also help them expend energy.
7. **REDUCE** sugar consumption. Opt out for some healthy snacks.
8. **CREATIVE ACTIVITIES**: Keep them busy and out of mischief. They can make gifts to give or crafts to decorate your home. Doing it together makes it a fun

family way to keep connected and create memories that will last a lifetime.

9. **KEEP TO A NORMAL SCHEDULE** as much as possible. Routine is comforting to children . . . and adults.
10. **ASSIGN TASKS** to children. Making them a part of all the preparation increases their self-esteem, keeps them busy and reduces your workload. Resist the urge to "redo" their efforts.
11. **RELAXATION TECHNIQUES**: Teach the family some simple breathing exercises or ways to relax. Everyone will benefit. Breathe in through the nose, breath out through your mouth making an "aaaaa" sound.
12. **BUBBLE BATH**: Most kids love water and bubbles and even with all the splashing, it will calm them down enough to be able to sleep. It also works for adults.
13. **BEDTIME**: You have company, there's noise and activity all around, and then it's bedtime. Your children are at full throttle and need a calming transition period before attempting to go to sleep. Let them read a book, listen to calming music, talk a while, etc.
14. **GET ORGANIZED**: So much stress happens due to circumstances caused by the lack of planning. It is hard for a person to get organized when it's not part of their nature. If this is you, give it a try. It will be hard at first, but once you see how much it can improve your holiday and reduce stress, you'll be breathing easier.

Stress-Relieving Bath Crystals

(Makes a great gift also)



- * Mix two cups of Epsom salt
- * Add a few drops of your favorite fragrance
- * Add a few drops of food coloring
- * Optional: 1/2 tsp of glycerin
- * Store in an air-tight container.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FFC)

Simplify - Stop Holiday Greed

Ask a child and the notion of too many gifts isn't possible, but that can cause some emotional issues. If every year your children get piles of gifts, they start to expect it and become ungrateful when they don't receive as much. They'll start to judge people by the sorts of gifts they give-how big, how much. How does this align with the true meaning of the Holidays you're trying to teach them?

FAMILY MEETING: Set a time to get together and talk about the values you want your children to learn regarding the holidays and all year long. Explain how you feel about too many expensive gifts, their increasing expectations and your concerns. Ask them for feedback especially if you have older children. It can be a little difficult; so, take it slow and talk and listen.

Here are some suggestions for refocusing your Christmas:

- * Talk to relatives and friends about how gift giving is getting a bit over-the-top. Suggest that they each buy just one gift for each child or buy something the whole family could use; such as, movie tickets or a museum membership or special day out. You may have to compromise especially with grandparents.
- * If you're still expecting too many gifts, before Christmas have your children go through their toys and put aside those they don't use any more or have outgrown. Have them select a local charity they could donate them to. Make them feel good about their decision to help another child and take them with you when you deliver the toys.
- * After Christmas, sit down with them and have them write Thank You notes. It may seem old-fashioned, but it shows the giver that the children truly appreciate the gift and it's another opportunity for you to talk to them about giving and receiving and being thankful.

Getting Organized

- ◆ **Create Your Gift List** of everyone you are giving gifts to. Relatives, friends, your children's teachers, babysitter, and anyone else you may want/have to give to that supplies a service for you: such as, mail

carrier, hairdresser, neighbor who watches your house for you when you're away, etc.

- ◆ **Create a Gift List with your children** for people they need to give: their parents, grandparents, teacher, friends, etc.
- ◆ **Brainstorm** about their recipient's favorite things so you can use them for gift ideas. Do this as early as possible; so, you will have time to look for sales or make items before the holiday shopping rush.
- ◆ **Internet:** Use it to find bargains and save gas and your valuable time.
- ◆ **Holiday Party:** Are you having a holiday party or get together?
 - * Plan the menu and create a complete shopping list. Don't forget the little extras like cranberry sauce, your friend's favorite soda, etc.
 - * Check your cupboards to confirm that you have the items you think you have on hand.
 - * List what dishes, utensil, etc. you'll need. Decide whether you want to use regular dishes or purchase nice disposable plates, cups & utensils. Although this is bad for recycling, not having to wash all those plates, cups, etc. will reduce stress.
 - * Plan what decorations you'll want. Can you and the children make some? It's family time and can save money.
- ◆ **Delegate: Make a List of Chores:** It's Christmas for the entire family, not just you; so, get them involved. Your spouse/partner and older children can be assigned tasks. When assigning be clear about what they need to do. Write it down and break it down into steps or stages. Saying "clean the living room" will mean something different to them than to you. They will stack magazines and put videos away, when what you really wanted was vacuuming, dusting and putting toys and homework away.
- ◆ **Check Your List Often:** This will keep you on target.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

How to Help Kids Cope With Divorce During the Holidays

Article is from <http://counselingchildren.net>

Holidays are filled with songs, freshly baked cookies, and movies that show families coming together for the season—an unfamiliar picture of reality for many kids this season. Roughly half of all kids will watch their parents' marriage crumble—a statistic that negatively impacts the emotional welfare and later success of kids.

The psychological effects of divorce on children often manifest themselves in other areas of their lives. Research shows that kids who watch their parents split up tend to have issues with anxiety, abandonment, anger management, depression and have trouble developing and maintaining romantic and platonic relationships later in life. The stress of calling it quits with your spouse, combined with the pressure of working together to create a “perfect” holiday season for the kids, can seem overwhelming and impossible. Here are 6 tips to make the season magical for your child and make nice with your ex, helping your child cope with your divorce and preventing issues for her down the road.

Focus on feelings. Your child is probably feeling confused, angry or upset that her family is broken up, and it's up to you and your ex to help her talk it out. “Children of divorce feel less protected by their parents, and they're much less likely to go to their parents for comfort when they are young or for emotional support when they are older,” says Elizabeth Marquardy, affiliate scholar with the Institute for American Value. Be sure you and your former spouse each carve some one-on-one time to talk to your child alone. Encouraging her to vent makes her feel like she matters—and could change the emotional outcome for her down the road.

Keep it civil. Avoid putting your kid in the middle or using them to get back at your ex. No matter how hurtful the break-up was, or who initiated it, allow your child time with both parents and keep her out of arguments. Protecting her relationships with both of you shows her that, she'll always be able to turn to both mom and dad—without needing to feel guilty for picking one over the other.

Share Santa duties. Communicate to your ex about what to purchase from your kid's Christmas wish list. Sharing ideas will save money by avoiding duplicate purchases and ensure that your child gets exactly what she wants at both homes. This tells your kid that she's the #1 priority. Learning that you may not agree with someone but you can work together is a powerful lesson to pass on.

Give the gift of mobility. Your child will be thrilled to receive gifts off of her list, but disappointment will quickly take over if you require her to keep the toy at your house. Once she unwraps the gift, give her the freedom to take it with her or leave it behind as she chooses. Even if your intentions are pure, she may resent your dictating where she plays—and think you don't want her having fun with your former spouse.

Spread the cheer. Embrace your child's excitement when she comes home and tells you about all the presents, food, and fun she had with your ex. By smiling at her happiness, instead of sulking with jealousy, you send the message that her well-being is more important than the divorce baggage. Lamenting that she had more fun at your ex's house or comparing her two holiday experiences is immature, and could make her regret sharing her stories with you. If you don't feel it, fake it. Eventually, your bitterness will pass, and you'll be rewarded with a kid who's grateful to have you to confide in.

Be receptive to special requests. If your kid wants to bake Christmas cookies or build snowmen as a family, go along with it. She's only young once, and if you and your ex are committed to giving your child an amazing Christmas, you'll find a way to look for common ground. Honoring your little one's requests will soften the blow of a divided holiday. Christmas is a time for generosity and good will, not competition. You and your ex are the key to making this holiday and other important events, happy for your child. If she doesn't need to stress about whether or not to invite both parents to milestone events, it'll help curb the negative effects brought on by your break-up. Work out the logistics now and your family, even in divorce, can be emotionally healthy. Give your kid the gift of holidays that count by being the example she can follow today, tomorrow, and for her lifetime. It's an important point to understand that children see Christmas as a time for family coming together; so, make the extra effort to create that positive experience for them.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

HOLIDAY FINANCES

7 Ways to Cut Your Holiday Expenses

by Jason Alderman, Visa Inc. Financial Education Program

When it comes to holiday spending, waiting in store lines all night and jostling for discounts will mean very little if you don't have a budget that shapes your finances year-round. With the average U.S. household spending \$600-\$700 in 2014 for the holidays, putting that money together shouldn't be a game of chance. Here are some tips to get it right:

1. **Before you make a list, plan.** How's your debt? Do you have an emergency fund or any savings put aside? Start the holiday season by getting a handle on what you owe and what you're spending day-to-day. Then plan a holiday budget as early as possible, that allows you to spend wisely.
2. **Determine what spending is really necessary.** It's tough to cut young kids off a gift list, so turn to the adults. If your finances are limited, it's worth asking adult friends and family members if they'd consider a gift swap or forego gifts altogether. They might actually think it's a good idea.
3. **Attack your everyday expenses.** Want to afford the holidays? Consider evaluating some expensive habits. Try reducing the amount you are spending on expensive nights out. Cook at home and bring your lunch to work. Use public transportation. Compare and cut your auto and home insurance premiums. Turn down the thermostat, dump magazine subscriptions, gym memberships and any other budget items you're not using. You'll find that savings build quickly.
4. **Browse before you buy.** Assuming you've made a tight gift list, create a gift budget tracking precisely what you're willing to pay for every item. For must-have, non-negotiable gifts, you may have to pounce before Thanksgiving Day and Black Friday and Monday for both price and selection. Also, don't forget to budget for holiday entertainment. It's a potentially huge cost. Plan ahead and don't waver.
5. **Create your own Holiday Club.** Online savings and money market accounts can allow you to set aside your holiday budget in small amounts throughout the year and they'll pay better rates than the last few banks offering Holiday Club Savings Accounts.
6. **Watch gas and shipping.** Smart shoppers weigh the value of store trips versus online shopping. They also keep an eagle eye for advertised online and shipping discounts. Sign up for special deals and coupons, consolidate in-person trips to stores and make sure you review return policies at online and bricks-and-mortar stores before you buy. Paying return fees or missing a window to return a gift entirely can cost big money.
7. **Keep good records.** Whether you track your finances on paper or on a computer, develop a system that allows you to match your holiday list to what you spend every year. Good recordkeeping not only allows you to track the numbers, but also prevents you from duplicating gifts or overspending year to year. And it's always a good idea to keep a list of what you get from others to make sure you're thanking people appropriately.

Finally, consider whether it's worth creating new holiday traditions that go beyond gift giving. Some families consider contributing throughout the year to a joint vacation or reunion fund to bring everyone together. You might also consider the needs of aging or needy relatives who need assistance with chores, transportation or pet care. The holidays are what you make them.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

Holiday Finances-Using Apps

Reprinted from the **Center for Financial Social Work**: *6 Simple Steps to a Debt-Free Holiday* by Reeta Wolfson.

Apps have the ability not only to simplify many aspects of your financial life, but also to help you to learn and manage it in ways that improve your financial circumstances.

BUDGETING/ADMINISTRATIVE TOOLS/APPS

AwesomeNote: List-making with calendar function

Mint: Budgeting and related financial tools.

NeatCloud/NeatMobile: Scanning/uploading receipts and other documents like warranties.

PRICE COMPARISONS/BEST DEALS/SALES APPS

BradsDeals or **DealNews**: Find bargains and Black Friday updates.

BuyVia: Compare prices for tech gifts at national and outlet stores.

Receipt Pal: Earn money by emailing receipts

Newegg: deals on electronics

Google Shopper: Snap the cover of books, CDs or DVDs for a quick visual search. For clothing it will find something similar.

Groupon: Provides daily deals at local stores, restaurants and gyms.

Milo: Fetches the deals closest to you. Search for a product and see its availability and prices at nearby stores.

Redlaser: Scans barcodes and will tell you if price is lower elsewhere.

ShopSavvy: Shop for best deals - by barcode or name of item - online or physical location.

RetailMeNot: Coupons

Shopular: Coupons for stores and malls

COUPONS/REWARDS

Apple Passbook: Stores loyalty, gift and rewards cards.

Coupon Sherpa: Compiles Internet coupons (excluding grocery).

GUIDANCE ON WHEN TO BUY

Decide: Lets you know the likelihood of price fluctuation, predicts whether a new version (in appliances/electronics/home & garden) may be on its way and prices out buying options.

ShopAdvisor: Offers guidance on when to buy. You can set up an alert for when an item reaches the price you're willing to pay for it.

RECYCLING CLOTHING/HEALTHY BUYING

GoodGuide: Helps identify items that are good for you and the environment.

PoshMark: Buy or sell gently-used women's clothing and accessories.

TIPS TO HANDLE YOUR HOLIDAY STRESS

Take time for yourself – you're only 1 person. Take care of yourself-read a book, go for a walk; ask for help before you feel overwhelmed.

Volunteer – charitable organizations are struggling for help and donations. Sometimes helping others that are less fortunate puts our own situation in perspective. Many organizations host mitten trees, food drives or adopt-a-family programs.

Have realistic expectations – what expectations do you have that never materialize? Adjust them to be more realistic. Also, no holiday gathering is perfect. Embrace the missteps that make it uniquely yours.

Seek support – anxious or depressed? A mental health professional can help you sort through these feelings and find a solution.

Let go of old "shoulds": I "should've" spent more money, "should've" done more, etc.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

Non-Toy Gifts for Children or Families

1. **Tickets** to an event – it's something you can do together that makes the child feel special or gives the family a special day out together.
2. **Magazine subscriptions** – children's magazines are available for all ages.
3. **Classes** – have they expressed interest in learning to draw or sew or crochet, etc.
4. **Memberships** – museum, zoo, theatre. Especially good for families. The membership is usually less than the cost of purchasing individual gifts and it "gives" all year.
5. **Dress up clothes** - dress-up clothes used to be hand-me-downs from Grandma, so visit your local thrift store and purchase inexpensive real clothing (not Disney costumes). Favorites - aprons, old shoes, feather boas, hats, old ball gowns, scrubs, etc.
6. **Their own travel supplies** – a toiletry bag for their stay at Grandma's house or a backpack with toiletries. This makes them feel grown-up and can decrease fear when the child has to stay away from home.
7. **Monthly mail** - kids love getting mail. As a gift if you live far away, make your gift to them a monthly postcard from you. It provides the two of you with an on-going monthly connection.
8. **A piggy bank** – can be used to teach budgeting and saving skills.
9. **Music** – language of the soul. Can stir the heart, soul and mind.
10. **Musical instruments** – can be small or large: maracas, rain-stick, small electronic keyboard.
11. **Audiobooks** – sometimes you just want to be read to.
12. **A photo album** – you can include a few pictures of them and you to get them started.
13. **1-on-1 outings** – give them a certificate or I.O.U. for an activity to do together.
14. **Nature-up-close** – a bird feeder, butterfly house, bug house, ant farm, binoculars, telescope for observing nature.
15. Their own **kitchen tools** – to use when they help you cook; their own measuring spoons or cups, whisk, wooden spoon, etc. These also make great stocking stuffers.
16. Their own **outdoor tools or equipment** – fishing rod, gardening tools, workshop tools, hiking stick. They use them to foster independence and to imitate you, their role model.
17. **A watch** – child develops a sense of time and independence when the child can begin to know when an activity will occur.
18. **A calendar** – helps children connect to future events by providing a sense of long periods of time.
19. A fun or fancy **bath towel** – there are lots available: child can become a super hero or animal.
20. **A sleeping bag** – they can sleep in it, use it as a cave, a place to escape with a flashlight and/or book.
21. **Personalized recipe cards** + a special dinner cooking date – if your child likes to join you in the kitchen, give them their own recipe cards and maybe a cookbook (many for children are available). Have them plan a menu with you and then set a date to have them prepare the meal with you.
22. **A special article of clothing** – one you know the child will love and that they don't need. A fancy dress, piece of jewelry, scarf, tie-dyed T-shirt or something you wouldn't usually buy for them, but they really want.
23. **Art and craft supplies** – let them create! Fill a basket, box or container with the basics (crayons, paper, glue) plus googly eyes, pompoms, sparkly paper, funny scissors and items your child may not have used before. For older kids maybe a journal and colorful glitter pens.
24. **Homemade coupon book** – make a book of coupons the child can use anytime through the year for items like "stay up one hour past bedtime", "choosing the movie on family movie night", "scoop of ice cream".
25. **Restaurant gift card** for a night out for 2 – you can specify that it has to be used with you or can be used with another person the child can choose (grandparent, parent, trusted adult friend).
26. **Game** – especially a non-video family game. Promotes family time.

Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

Gift Ideas for Both Children and Adults to Give

- ◆ Home-Made Gift Certificate - for a chore, an item, special day or event that the recipient could really use.
 - ◆ A trip to the recipient's favorite museum, movie they want to see, event, etc.
 - ◆ Certificate for shoveling their walkway/driveway, baking them cookies; doing their shopping; whatever task they dislike doing.
 - ◆ If they're disabled or elderly, it could be for a ride to the doctor's or picking up prescriptions.
- ◆ Pictures - An especially good idea for grandparent gifts from children.
 - ◆ Use a recent photo and have the child make a frame for it or make it into an ornament; so, it can be enjoyed every year.
 - ◆ Find 3 small boxes (3 or 4"). Cover with paper. On each side glue on a picture of the children or family or a mixture. Run a ribbon through all 3 boxes leaving enough at the top to make a loop for hanging and a bow.
- ◆ Gift Basket - Bowl - Decorated Box of their favorite cookies or snacks or Christmas cookies you and your child decorated. Making them with your child is an added bonus-homemade food is always welcome. If you want to add something else; maybe, a video or CD you got on sale that you know they'd like.
 - ◆ You can stack 3 boxes of graduating sizes (filled with goodies) to make the head and body of a snowman or Santa Claus. You can cover the boxes with the appropriate color paper and add circles to make the snowman's eyes, mouth and buttons. Add a paper carrot for the nose; a hat and belt for Santa.
- ◆ Cookies in a Jar - The Internet is full of recipes/mixes for these. Add a festive ribbon and voila. Make extras to have on-hand in case someone unexpectedly gives you a gift and you want to reciprocate.
- ◆ Reusable Coffee Sleeves - Can easily be made from a sock, felt and fabric glue.
- ◆ Hand or Footprint Casts - You can make your own craft modeling clay or purchase a tub at a craft store. You/your child can cast a print for the other parent, grandparent, godparent, etc. It should have the year written on it and it can be decorated or painted with non-toxic paint.
 - ◆ Use this same clay to have children make ornaments they can paint and give away.
- ◆ Make a painting of an angel using your child's hand and footprints. The foot (with toes facing downward) is the body and the handprints with the thumbs facing downward are the wings. Add a circle for the head and a halo.
- ◆ Plates - Get a clear plastic gift bag and fill it with some festive paper plates, napkins and cups. Tie with a ribbon and the recipient can have a dishwashing-free meal.
- ◆ Kitchen Mitts - Buy kitchen mitts (try the Dollar Store or Christmas Tree Shop for a bargain). Using non-toxic, washable paint, have your child paint his/her hand and imprint 1 or 2 onto each mitt. Paint/write the year on the thumb and "Helping hands" along the bottom edge.
- ◆ Candle Holder - Make a holder out of a clay flower pot and its clay dish. Paint each piece. Turn the pot upside down and glue the dish onto it. Decorate and add a candle.
- ◆ Applesauce-Cinnamon Ornaments (recipe included in this booklet) - give as ornaments or air fresheners. Makes the kitchen/house smell so good.
- ◆ Try www.pinterest.com - there are more Do-It-Yourself crafts and ideas than you can imagine!

Recipes for some of these projects are at the end of this booklet



Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

Free or Low Cost Things To Do

NEWSPAPER

- Check your local newspaper's community events section (Thursdays-Lowell Sun) for free events; such as:
 - Your town's Tree Lighting Ceremony
 - Free City of Lowell events: <http://www.cityoflowellcalendar.org/>
 - Free music concerts
 - Free family events at a local church
 - Free events at local libraries

ONLINE

- Free events at the Lowell National Park sites: <http://www.nps.gov/lowe/index.htm>
- List of local family events at Macaroni Kids (some have fees; some are free local): <http://lowell.macaronikid.com/>
- Library website

BE CREATIVE

- Take a walk or drive through the town center to view Christmas lights on display. Bring a thermos of hot chocolate for after.
- Go sledding in a nearby park
- Gather pinecones to make holiday crafts with the kids
- Go for a walk in the snow (especially the 1st of the season) light snow-not a blizzard!
 - Talk about the things you did when you were a kid to celebrate winter and the holidays.
 - Ask them if they would like to start a new family tradition.
 - If you are financially stable, discuss what your family could do to help another family in need.

Age-Appropriate Toys for Young Children

Good toys for young infants:

- * Things they can reach for, hold, suck on, shake, make noise with
- * Things to listen to - books with nursery rhymes and poems, and recordings of lullabies and simple songs
- * Things to look at - pictures of faces hung so baby can see them and unbreakable mirrors.

Toys for older infants - 7 to 12 Months:

- * Things to play pretend with - baby dolls, puppets, plastic and wood vehicles with wheels, and water toys
- * Things to drop and take out - plastic bowls, large beads, balls, and nesting toys
- * Things to build with - large soft blocks and wooden cubes
- * Things to use their large muscles with - large balls, push and pull toys, and low, soft things to crawl over

Toys for 1-year-olds:

- * Board books with simple illustrations or photographs of real objects
- * Recordings with songs, rhymes, simple stories, and pictures
- * Things to create with - wide non-toxic, washable markers, crayons, and large paper
- * Things to pretend with - toy phones, dolls and doll beds, baby carriages and strollers, dress-up accessories (scarves, purses), puppets,
- * Things to build with - cardboard and wood blocks (can be smaller than those used by infants - 2 to 4 inches)
- * Things for using their large and small muscles - puzzles, large pegboards, toys with parts that do things (dials, switches, knobs, lids), balls

Good toys for 2-year-olds:

- * Things for solving problems
- * Things for pretending and building
- * Things to create with Picture books with more details than books for young children
- * CD and DVD players with a variety of music (of course, phonograph players and cassette recorders work too!)

Good toys for 3- to 6-year-olds:

- * Things for solving problems
- * Things for pretending and building
- * Things to create
- * Things for using their large and small muscles
- * If a child has access to a computer: programs that are interactive (the child can do something) and that children can understand.

Holiday Safety Tips

As the holidays approach, the U.S. Consumer Product Safety Commission (CPSC) is urging people to look for and eliminate potential dangers from holiday lights and decorations that could lead to fires and injuries. Most holiday accidents are totally avoidable.

Each year, hospital emergency rooms treat about 8,700 people for injuries related to holiday lights, decorations and Christmas trees. In addition, Christmas trees are involved in about 400 fires annually. "Candle lighting ceremonies during Advent, Hanukkah and Kwanzaa are beautiful traditions," said CPSC Chairman Ann Brown. "But keep matches, lighters and candles away from children and never leave burning candles unattended. These simple safety tips will help prevent many of the 10,000 candle-related fires that occur each year."

TREES:

- * When purchasing an artificial tree, look for the label "Fire Resistant".
- * When purchasing a live tree, check for freshness.
- * When setting up a tree at home, place it away from fireplaces and radiators.
- * Be sure to keep the tree stand filled with water.
- * Place the tree out of the way of traffic and do not block doorways.

LIGHTS:

- * Turn off all lights when you go to bed or leave the house. Lights could short out and start a fire.
- * Check each set of lights, new or old, for broken or cracked sockets, frayed wires, or loose connections.
- * Use no more than three standard-size sets of lights per single extension cord.
- * Never use electric lights on a metallic tree. The tree can become charged and a person electrocuted.
- * Before using lights outdoors, check labels to be sure they have been certified for outdoor use.
- * Fasten outdoor lights securely to trees, house walls, or other firm supports. Use only insulated staples to hold strings in place, not nails or tacks.
- * For added electric shock protection, plug outdoor electric lights and decorations into circuits protected by ground fault circuit interrupters (GFCIs).

DECORATIONS:

- * Use only non-combustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or nonleaded metals. Leaded materials are hazardous if ingested by children.
- * Never use lighted candles on a tree or near other evergreens.
- * In homes with small children, take special care to avoid decorations that are sharp or breakable, keep trimmings with small removable parts out of the reach of children to avoid the child swallowing or inhaling small pieces, and avoid trimmings that resemble candy or food that may tempt a child to eat them.
- * Wear gloves to avoid eye and skin irritation while decorating with spun glass "angel hair"

FIREPLACES:

- * Use care with "fire salts," which produce colored flames when thrown on wood fires. They contain heavy metals that can cause intense gastrointestinal irritation and vomiting if eaten. Keep them away from children.
- * Do not burn wrapping papers in the fireplace. A flash fire may result.

Get a free brochure with more holiday decorating safety tips at CPSC's web site www.cpsc.gov.



Coordinated Family and Community Engagement (CFCE) & Financial Education Center (FEC)

CANDY WREATH FOR GIFT

(Ideal craft for school-age children)

This can be made with almost any individually wrapped candy.

Use sugar-free candy for a recipient with diabetes.

1 small wire wreath (available in any craft store)

4 lbs. individually wrapped peppermint candy

Florist wire (available in any craft store)

Start by fastening the florist wire to the wreath. Use 2 candies and fasten them to the wreath by twining the wire around one candy end. Let the next ones overlap the old ones. Work your way all around. Fasten the last ones by twining the wire a few extra turns around the wreath. Add a bow.

BASIC SUGAR COOKIES (makes about 30)

1 stick salted butter

1 cup sugar

1 large egg

2 cups plain flour

1/2 tsp. baking powder

1 tsp. vanilla extract

Preheat oven to 350 degrees F.

In a large bowl, beat the butter and sugar until light and creamy. Add the egg and beat well into the mixture.

Add flour, baking powder and vanilla and mix until combined. Wrap in plastic and refrigerate for at least 2 hours before use. Roll out to 1/8 inch thickness on a floured surface. Cut out cookies and transfer to a parchment-paper-covered baking tray. Bake for about 8-10 minutes or until just golden. Cool on wire rack. Store in an airtight container.

COOKIES IN A JAR

Death By Chocolate Cookies

2 cups chocolate chips

3/4 cup brown sugar; firmly packed

1/2 cup flour

1/4 tsp baking powder

1 1/2 -2 cups nuts, chopped

Place 1 cup semi sweet chocolate chips in a baggie, seal.

Mix flour and baking powder. Layer brown sugar, flour, unwrapped chips, nuts, and wrapped chips in a one quart jar. Cover jar.

LABEL TO ATTACH TO JAR

Death by Chocolate Cookies

1/4 cup butter

2 eggs

1 teaspoon vanilla

Heat oven to 350. Remove bag of chips from jar. Microwave on med high heat 2-3 minutes, stir until melted and smooth. Add butter, eggs and vanilla. Empty contents of jar into a large bowl, stir to blend. Add melted mixture. Stir to combine. Drop 1/4 cupful onto ungreased cookie sheet. Bake 12 to 13 minutes, until cookies are puffed and feel set to the touch. Cool on cookie sheet 1 minute. Transfer to wire rack to cool completely. Makes about 18 cookies.

APPLESAUCE-CINNAMON ORNAMENTS

2 lbs. cinnamon

70 oz. jar applesauce

4 oz. Elmer's glue

Place cinnamon in large bowl. Add glue and gradually add enough applesauce to get a slightly firm dough. Roll out to 3/8" to 1/2". Cut out with cookie cutters. Use a straw to make a hole in top of ornament for ribbon. Let dry at room temperature or bake at 200 degrees for 1 hour and then let dry completely.



GINGERBREAD PLAYDOUGH RECIPE

Ingredients:

2 cups plain flour (all purpose)

1 cup salt

2 tablespoons oil

2 tablespoons cream of tartar

1.5 cups of boiling water

1 tablespoon ground ginger

2 tablespoons ground cinnamon

(optional addition) 5 drops of glycerin for extra shine!

Method:

Mix all of the dry ingredients into a bowl. Add the oil. Stir in the boiling water and allow to cool briefly. Knead it into a workable dough on a floured surface using your hands. After a few minutes it should be soft and smooth and none should come off on your fingers. If it's still a little sticky then add more flour, one tablespoon at a time until it's just right!

Pinterest.com

You can find instructions to make any low-cost thing you want at this website. It's a perfect way to start to minimize the amount of money you spend for gifts all year around!

Winter Survival Kit

In a Mason Jar



- ~Socks
 - ~Texting or regular gloves
 - ~hand lotion
 - ~hand sanitizer
 - ~chapstick
 - ~salted caramel hot chocolate mix (found at Target)
- Place everything in a jar and add this gift tag you create.

You're the Sweetest



Fill a Mason Jar with the recipient's favorite candy.

Quick bread in a bottle

Chocolate Chip Oatmeal Quick Bread



Cool weather puts us in the mood to bake. So why not give a friend a head start? Layer the dry ingredients from step 1 (below) for this easy quick bread into a milk bottle or 1-quart mason jar. To fit, tamp each layer well (with chips and nuts on top). Then all that's left is to add the wet ingredients and bake. We used craft paper adhered with double-stick tape to cover the original milk bottle graphics and the lid. Add a label on the back of the bottle for the recipe instructions. The mix keeps for two to three months at room temperature.

Label with Instructions For Recipient

Chocolate Chip Oatmeal Quick Bread

1. In a large bowl, mix the contents of this bottle: 2 cups all-purpose flour, 1 cup rolled oats, 1/2 cup granulated sugar, 1/2 cup brown sugar, 2 teaspoons baking powder, 1 teaspoon baking soda, 1/2 teaspoon cinnamon, 1/2 teaspoon salt, 1/2 cup chopped walnuts, and 1/2 cup miniature chocolate chips.
2. In a small bowl, beat 1 1/2 cups buttermilk, 2 large eggs, and 1/4 cup melted butter.
3. Stir wet mixture into dry ingredients just until evenly moistened (batter will be lumpy).
4. Scrape into a buttered and floured 9- by 5-inch loaf pan (with a 9-cup capacity), and bake in a 350° oven until a wooden skewer inserted in the center comes out clean, about 50 minutes.

