

FOR IMMEDIATE RELEASE

Media Contact:
Melinda Voelcker
847-234-9477
Melinda@msgen.com



10 Holiday Gift Tips to Keep Families Debt Free

Lake Bluff, IL (PRWEB) November 15, 2011 – With holiday shopping upon us, I've devised a list a list of 10 *almost-no-money gift ideas* for the whole family this holiday season. These tips will help you keep spending to a minimum, while still offering your loved ones gifts to be treasured. Best of all, you'll set a good example for your kids on how to give at the holidays without overspending or taking on any credit card debt.

Make it...

Use only what you have at home. We all know that we have enough leftover craft stuff to last us a lifetime. Make a game of finding everything you have and bring it all into the kitchen and then start making a few homemade gifts for those you love. Grandparents especially love this kind of gift. Go ahead, *make* their day!

Re-gift it...



One year my youngest wrapped up a stuffed animal she owned as a holiday present for her older sister. Well, that did not go over so well as my youngest was 13 and was clearly late to the gift game and was trying to make a silk purse out of a sows ear. With just a bit more thought, giving something you really love to someone you really love can be a great gift.

I give books that I have read and adored. This way my friends get a book that is guaranteed to please. I often include a note with other books that I have read by that author and suggestions they might want to follow up with at the library.

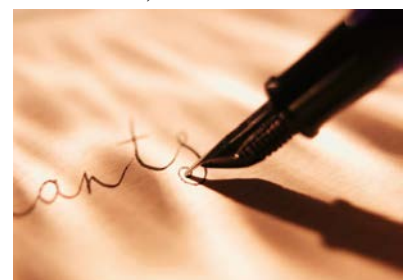
Kids can re-gift a favorite book, gently used and much-loved toy or even clothing that they have seen a sibling or friend admire. As long as they are willing to share the gift permanently and understand this, it's a great way to let the person know you were listening. This strategy will also help strengthen a child's sharing and empathy skills.

Write it...

Letters are so important. In the 21st century we are all inclined to email and text, but a real hand-written or typed letter is now so rare that it truly will get your child's attention. Use it this holiday as a gift of your time and attention. Tell them how you spent your holidays as a child; what was most important. Pick a moment this year when you were proud of them. Recap a moment they really showed you what they were made of and then wrap the letter as a gift. Because it is a gift – showing you see them and think enough of them to capture this memory on paper for them to read and re-read.



Susan Beacham, nationally recognized financial expert on kids and money and CEO of Money Savvy Generation.



Media Contact:
Melinda Voelcker
847-234-9477
Melinda@msgen.com

Forgive it...

This is an all-time favorite of my family at New Years – but it can work at Christmas as well. I give them each a free pass on one thing they did wrong but have yet to confess. It’s a brilliant way to hear what might be lurking out there for you as a parent to yet be aware of, and it gets everybody talking about what took place that needs forgiving.

Craft a “Forgiven” coupon and again, wrap it as a gift with a date and time when all will gather and share what they need to unburden themselves with.

Acknowledge it...

Look around you. There are likely a multitude of things to be grateful for. A word or a letter of acknowledgement is one of the best gifts you can give anyone. Thank your pastor for his or her spiritual leadership. Thank your friends for being there for you. Thank your doctor for his or her compassion. I’m sure that if you sit down for five minutes and think about the blessings in your life you will generate a very long list of people that deserve a gift of your acknowledgement.

Promise it...

My favorite gifts from my kids when they were young – coupons! “Anytime kitchen clean-up”, “shoulder massage”, “one hour of quiet time”, oh there were many such wonderful gifts. Kids made the coupons and wrapped each up and I got to “cash-in” throughout the year.

Grandparents love to get coupons for guaranteed time with grandkids. From face-to-face time to time on the phone or Skyping on the computer on a regular basis – this will be a cherished commitment that will end up being a gift to both grandparents and grandkids.

This year, as budgets are tight and Christmas is notoriously tough on budgets, because so much money gets spent all at once, try stretching that budget with a coupon. Do the kids love baseball? Coupon them tickets to a home game this summer and add a baseball or t-shirt to the gift to make it fun.

Tackle it...



Everybody in the family can make a list of needs and wants for things that do not cost money but need someone’s time and talent to do. Then print the lists and cut apart each item from the list separately. (To make sure you do not pick your own, you can either color the paper or use colored paper when you print your list – using a unique color for each family member.) Fold each item “card” up and place them all in Santa’s hat, then on Christmas Day, everybody gets to pick 10. And that becomes the family’s gift to one another.

What’s on my list this year? Changing light bulbs around the house inside and out. Picking up shoes at the back door and putting them where they belong! Emptying the dishwasher. What kids list will depend on their age, but requests can range from a ride to the library to using the car on Friday night.

Start it...

Set a great example by starting something this year that your kids (or spouse) have been after you to do. Lose weight? Exercise? Cook more meals at home? Eat out more? Read more?

Media Contact:
Melinda Voelcker
847-234-9477
Melinda@msgen.com

If you have a habit that is stressing out your kids – not to mention your own health – make a gift of quitting, tapering, changing or getting some kind of help that gives them peace. Show them how you plan to tackle the issue, and enlist their help. Everybody wins.

Bake it...

Okay, it does cost time and some money, but baking has long been a tradition for gifting at this time of the year for our family. I have a long list of kids that wait on my chocolate chip banana bread. (Email me if you'd like the recipe; happy to share.) Attach the recipe to the baked goods and you are good to go!

Lend it...

Make a list of what you have that you would be willing to “lend out” when asked. Maybe you have a snow blower - for those of us here in the Midwest, it's a welcome gift on those wet, snow days – which you could lend to a friend and neighbor. Take the list and place it in your holiday card and include an email or phone number they can use when they'd like to take advantage of the gift you have offered for use.

About Susan Beacham:

Susan Beacham is CEO of Money Savvy Generation. Susan is an award-winning education entrepreneur and nationally recognized kids and money expert. Her passion is to empower children and young adults to take control over their financial lives and futures in a world of increasing financial complexity. Her company develops innovative products to help parents, educators and others teach basic personal finance skills to school-aged children. Follow Susan's advice on her blog (www.susanbeacham.com) or on Twitter: @SusanBeacham

About Money Savvy Generation:

Since 1999, Money Savvy Generation continues to develop innovative products to help parents, grandparents, educators and others teach kids the skills of basic personal finance. The company strives to empower kids to take control of their financial lives and, in turn, their futures. Founded by Susan Beacham, the company created the beloved Money Savvy Pig[®], an award-winning 4-chambered bank that teaches kids four basic money choices – save, spend donate and invest. This bank is the cornerstone of their fully scripted curriculum, Money Savvy Kids, which received the EIFLE Award for Excellence in Financial Literacy Education and is preferred by elementary and middle-school teachers.



For more information, please visit the Money Savvy Generation web site at www.msgen.com, call 1-866-390-5959 or follow them on Facebook at www.facebook.com/MoneySavvyGeneration.

###