

WHAT STRESSES YOU OUT MOST ABOUT THE HOLIDAY SEASON? CHANCES ARE, NOT HAVING ENOUGH TIME OR MONEY RANKS NEAR THE TOP OF YOUR LIST. THESE FIVE IDEAS WILL HAVE YOU SAVING BOTH THIS HOLIDAY SEASON SO YOU CAN SIT BACK, ENJOY THE FESTIVITIES AND KEEP YOUR SANITY.

1 GET ORGANIZED The best part is that a little planning up-front can save you oodles of time and money in the long run. “Planning hones in on only those activities and celebrations that are both meaningful and appropriate. It puts you and your family at the center of the celebration,” says Cynthia Townley Ewer, author of *Houseworks: Cut the Clutter, Speed Your Cleaning and Calm the Chaos*. Planning before you hit the stores, for instance, allows you to set up a shopping budget and determine what you’re spending on whom, so you don’t go over your budget. **Plus, by getting a head start you have time to make homemade gifts, prepare meals and craft your own décor** if you desire—rather than shelling out the cash to buy pricey items at the last minute.

2 PERSONALIZE GIFTS In a dream world, you might have time to knit scarves to give to loved ones. In reality? That’s probably not going to happen. Still, you can create personal gifts recipients will love with minimal fuss—just hop on the computer. Peruse online photo developing sites that allow you to upload photos to print on everything from mugs and magnets to calendars and mouse pads. Playful personalization is fun, but you can also send beautiful, timeless gifts with a customized touch—look for sites that allow you to purchase jewelry, robes, barware, and more with monograms or messages.

3 STREAMLINE GREETINGS No time for handwriting addresses on 100-plus envelopes? Don’t despair. Staying in touch with the people who matter most in your life just got easier. The secret is to figure out what bothers you about the greeting process, says author Cynthia Townley Ewer. If it’s envelopes, set up a simple spreadsheet on your computer and **print labels to save time**. Or do away with the envelope-stuffing altogether—and save cash—by sending postcards with family photos. On some online photo developing sites, you can create your own festive postcards for as little as 75 cents each. Does the whole process of printing, writing, addressing and mailing get you down? Let someone else handle it for you—many online photo developing sites also allow you to create personalized cards, input addresses and let the company handle the shipping (for a fee). Or if running to the post office for stamps is a hassle, just upload your address book to **Stamps.com**, which allows you to buy postage online and print addresses and postage on envelopes in one easy step. A bonus: the U.S. Postal Service Address Matching System improves the accuracy of your mailings, so Uncle Bob’s greeting won’t get sent back.



4 GET ACTIVE Put a healthy spin on holiday celebrations. Doing so can help combat stress and get the whole family moving. (It also may be the antidote you need to ward off getting sick, because who has the time to deal with sick days and doctor visits or the cash to cover medical bills and prescriptions right now?) Instead of hosting the typical sit-down family meal, **throw a snowman-building party**. It gets everyone outside enjoying the fresh air, moving around—and perhaps even eating a carrot or two that doesn’t get used for the snowman’s nose. Then, when everyone’s tuckered out, head inside for hot chocolate and cookies—serving up fun treats rather than a full meal will save you money.

5 TRAVEL LIGHT If air travel is in your holiday plans, pack carefully. Many airlines have decreased luggage weight allowances and the number of bags you can carry on—and you might get hit with charges for your checked luggage. Although some still allow you one free checked bag, many major airlines charge \$15 for your first checked bag and \$25 for the second for domestic air travel. Carry-on limits are getting more stringent, too. Save cash and headaches by packing light. To make staying under luggage weight limits even easier, give each family member a new piece of durable, lightweight luggage as an early holiday gift.

Whatever you do, don’t wrap gifts and stick them in your checked or carry-on luggage. You’re just asking for security hassles—plus, gifts will gobble up the little bit of weight you’re allowed. **Instead purchase presents from online stores and have them shipped directly to your destination.** Or shop for items well enough in advance that you can send a big box to your destination through the mail. If you run out of time for shopping, maybe this is the year of the gift card. ■



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