

E52: Top Five Ways to Handle the Holidays

Mon, Dec 19, 2022 8:39AM 41:04

SUMMARY KEYWORDS

people, holidays, year, gifts, christmas, buy, triangle, card, liz, important, budget, pay, listening, credit card, expenses, money, josh, family, spend, homemade gifts

SPEAKERS

Introduction, AD, Liz, Terri

- T** Terri 00:00
Do the holidays stress you out? Are you too busy with gatherings and gift giving? Let's take a breath and slow down and talk about ways to handle the holidays. Stay tuned.
- I** Introduction 00:18
You're listening to Triangle's Making Money Personal podcast where we engage in real talk about financial matters that affect our community. Today's episode is sponsored by Triangle Credit Union recently voted best credit union in New Hampshire.
- T** Terri 00:35
Hey, Liz, how are you?
- L** Liz 00:37
Hi, Terri. I'm doing well.
- T** Terri 00:39
Excellent. Excellent. So we are in the middle of the holiday season, and you don't look too stressed out I have to say.
- L** Liz 00:47
No? Well, you know, I had some ways of keeping myself from getting stressed out this season. Every year it's like Ah I freak out I'm a last minute girl typically last minute and this past

Every year, it's like, Ah, I freak out. I'm a last minute girl, typically last minute and this past year, I decided no, I'm not going to do that this time around.

T Terri 01:02

Good for you, then you know what I am so excited to hear what you have to say, because I feel like that you can share some really good points, because I'm kind of the opposite. And honestly, I started gift, like buying my gifts, you know, earlier, and that was one of the things that I wanted to that I'm going to share today about, you know, some of my tips. But as I'm coming down to the wire, and I'm like, I still have so much to do.

L Liz 01:29

Yeah, yeah.

T Terri 01:30

I want to hear what you have to say about it. Okay, good.

L Liz 01:32

I mean, I'm not completely done yet. So I will say that. I'm still in the process of finishing. But what I did was this past year, I paid attention to what people in my life, like close to me made comments about what they wanted, or what things that they'd like. So I decided, well, you know, if they really liked this one thing, I'm gonna buy it now. So I mean, we're talking like back in June, my husband told me of something that he wanted. So I don't know if he's listening to this, probably not, but if he if he does, he'll know. But yeah, so he said he wanted something that he really liked. He saw it online. So I said, That's it. I'm gonna go buy it. And I bought it. And I have I have it hidden as we speak. I have not done my wrapping yet. That's the one thing that I am behind on. But yeah, so I did that throughout the year. So that I just one year, years ago, I did that. And it was the best thing. Because when Christmas came around, I was relaxed, I was able to enjoy things. I for the first time wasn't stressed out writing Christmas cards, or making Christmas cookies, because in the back of my mind, all I was thinking about was getting the stuff that I need for people in time. So I this year, I'm like, I'm doing it again.

T Terri 02:47

Good. That's awesome. So you know, you bring up a good point, because a lot of times, especially this time of year, I'll say I'll say to people kind of in passing just short conversation, like you know, to have all your holiday shopping done, and it just seems to evoke a lot of emotion. A lot of people are like, don't talk to me about it or whatever. But you bring up a good point, because there's so much more to this holiday season than just gifts, you know, you've got cards, if you're a card writer, and give you've got, you know, parties, a lot of holiday parties this time of year. What else?

L Liz 03:24
Fundraisers. You're not getting a Christmas card.

T Terri 03:25
Fundraisers, charitable events, a lot of that stuff happening. And, you know, there's a lot of shows, like in terms of, you know, if you have kids, you're going to, holiday shows, or Christmas shows and things like that. And, you know, at some point, you just have to say, you know, you do have to slow down, and you have to think about your schedule, and, you know, typical of anything, you know, a really busy time of year is like you have to make some priorities. And, you know, for for me, we actually stopped doing the Christmas card thing a few years ago. And, you know, last year I think we, when Bill and I were first married, literally, it was like, I think we ended up getting 85 cards, and we would send out 85 cards. I mean, it was a lot that was a big thing. But that was you know, 25 years ago. And then every year the amount of cards that have come in and has gotten lower and lower, because we stopped giving those cards, you know, with social media now. It's like, you know what, if you're on part of my family and friends on Facebook, then you're gonna get a shout out. You're not you know what, here's my picture. We just got our Christmas tree. Here's my picture and Merry Christmas to everybody.

L Liz 04:40
I'll, wave at you from social media. Merry Christmas.

T Terri 04:43
Exactly, I mean, say, you know, that is just one thing that we did and you know, with the price of stamps, you know, I apologize to all the United States Postal Service people who might be listening to this but the price of stamps is, you know, substantial now, and especially if you're in that you You know, 50 to 100 gift card range.

L Liz 05:03
Well, that's one of those hidden expenses, which I completely spaced. So I'm like, I'm making my list of the people I want to send my cards to. And like you mentioned, every time you get one, that person now goes on your list, because you're like, well, they sent me one. So I want to send them one. So the list just grows and grows. So I'm like, Okay, well, I need to buy X number of cards, to send one to everybody. And then I'm driving, thinking about who I'm sending them to and then I realized, oh, my gosh, that's right. I've gotta buy postage for all of these too. And like you said, if you've got 100 people on your list? I mean, that's a lot of Christmas cards. That's a lot of stamps. So yeah, all those little things. It's, it can be a burden after a while, especially if you're busy doing a million other things at the same time.

T Terri 05:46
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And I will say this, if you are a card giver, and you know, kudos to you for being a card giver, because that is it is special, right when you get it's very special. Just be careful of extra postage required.

L Liz 05:59
Yes. Yes.

T Terri 06:01
Oh, I've made that mistake a couple of times. It's like you go in, and it's like, oh, this is a stamp and a half. It's like, what was I thinking?

L Liz 06:07
Why did I need that card with all those little, you know, those little flashy things on them? Raised dimensionals, and all these funky little decorations.

T Terri 06:15
Or it's a nine by 13.

L Liz 06:16
Right? Yeah. It's too big.

T Terri 06:19
Yeah. Just be careful about that. So yeah, so you know, that's a time saver for me, because we don't do the card thing anymore. Obviously, our kids are a little bit older. So we don't have a lot of Christmas shows to go to anymore, too. But, you know, for parents who are listening, and they've got those small kids, please. The only thing I can say about that is cherish those times because they go by so fast, folks. And it's just, you know, it's just all about prioritizing right now.

L Liz 06:47
Yeah. Yeah. And I think those are some of the things that we'll touch on a little later about, basically making the most out of what you do for your holidays and focusing on the things that are going to last and as opposed to just feeling the pressure from, you know, stores and places to buy things or give things. So some of the things that we just wanted to chat about were like, why is it that the holidays get so hectic?

T Terri 07:15
Yeah.

L Liz 07:15
You know, do we do this to ourselves? Just because we're gluttons for punishment? Or like, Why do we feel so pressured to make a list of people to buy things for make a list of cards to send out? And how do we make an effort to like, keep ourselves sane and avoid falling into the trap of the stress?

T Terri 07:38
So the way I think about this, Lizzie is that you've got tradition, right? So you've got family traditions that you want to hold on to, that are so sacred, from, you know, seasons past that just made your holiday so special as a child. And then you add to that every year, and then fast forward, yeah, to where we are today. And all of the extra pressures of, you know, just all of the things that we have going on, and it's just, it's a lot. I feel like that we have to stop and, and really assess what is going to be, what is my holiday going to look like for my family? And, you know, what am I going to prioritize again? I mean, I don't I keep bringing up this word, prioritize, prioritize. But I feel like that that's what we've got to do. Because there are family traditions that we that we bring into, to our Connolly Christmas. But that means that there are some other things that just have to not take place. You know, it's just like, I'm not gonna do that.

L Liz 08:56
You've gotta let them go. Right after a while. Yeah. The other thing that I think pressure wise is the the bombarding of us with offers and deals and discounts and all this other stuff when it comes to like buying gifts. I was thinking about, you know, back in the day, you were marketed to via, like, the TV you were marketed to if you went out, right. And that was kind of it. Maybe if you listened to the radio or whatnot. Now we're on our phones 24/7. So if you're on social media you're being marketed to, if you you know, most people probably have an Amazon app, you know, so they're checking that out, so we're constantly being reminded of you have to do this, you have to do that, you know, the other things that aren't really priorities of the holiday season that will make lasting memories. So I just think that that's one of the hard parts is it's like we can try to focus we have to actually make it an effort to focus on the things that are truly important and not get distracted with all of the reminders of you know, you got to do this, you got to do that, you know, the pressures that are put on us. And it's also like, just, it's important to just think about what the season's really supposed to be, you know, and it's supposed to be a time for family and, and gathering and focusing on the people that you care about, and you want to bless.

T Terri 10:22
Right I 100% agree. You know the other thing too is that I don't know I would say probably

right. I 100% agree. You know, the other thing too, is that, I don't know, I would say probably about three or four years ago, we started seeing this company on the horizon called Amazon. And everybody started talking about online shopping, and how that that was going to be an issue that will how that was going to impact our shopping. What we did for the holidays, and I just, I couldn't imagine it, you know, and now fast forward three years ago, and I would say probably, I did, so far for everything that's been done is 90% online. But now I have to stress to your point of anytime that I go on Amazon, I'm seeing this offer and that offer. And of course, they're tracking everything. So now I'm getting bombarded with the offers of the things that I really, I've already researched, you know, so, and now, here's the other thing. Now, I'm reading a blog about in order to make sure that you get your delivery in time, because Amazon can only do so much, right? I mean, they're not going to do the two day delivery during the highest peak of their year, they just can't do it. They don't have the resources to get that to you. So, you know, now you're like, I'm under the gun about online shopping. So it's just, it's prioritizing again, I'm gonna keep coming back to that. If there's anything you're taking away today guys. Just remember, prioritize, prioritize. So yeah, no, but to your point, it is a busy and it's a hectic season. Some of the things that, you know, I think it's important that we do talk about is the direct, you know, I want to say dreaded budget, but I think you like to budget, right?

L Liz 12:10

I say I like to budge. I mean, it's it's like a we all know we need to right? It's really one of the tried and true methods to keep yourself in good financial shape. You need to pay attention to your money. It's there's no other option for those who want to take control of their finances. So it's just never easy. It's never easy. And I don't know why that's a thing. But it's just, it's a challenge. So to answer your question, I say I like to budget.

T Terri 12:44

Yeah. Well, I feel like that it is easier for us these days with the apps, you know, you think about the apps that we have with Triangle Credit Union, our mobile banking, you know, we can see our you know, everything like our account or bill pay our transfers, whatnot. So it does make it so much easier to watch our cash flow. Yeah, you know, right, so that we have that information available to us almost in real time. Yeah. So that's easy. That makes it easy, right? So here's the here's a fun fact, we did an episode several years ago about sinking funds, right. And the concept about the sinking fund is that in terms of budgeting, what you would do is take a portion of your income, and you'd set up an account, and you attach it basically to your existing checking or savings account at Triangle. And it's just another savings account, right? Yeah. But you can just put a little bit of money into that every pay period or every month. And just to build that up for a specific purpose. So that's one thing and in essence, a sinking fund is very similar to a Christmas Club account. I mean, even though we don't call it Christmas club anymore, you can actually name your savings accounts, anything that you want. And you can have multiple savings accounts that's attached to your Triangle account. So that's just one thing that I would say, in terms of budgeting, is that if, you know, it might be a little bit too late for this year, but going into next year, if you have an idea of what you spent this year, then, you know, start that savings account right away. You know, just set it up.

L Liz 14:33

Christmas comes every year, folks

Christmas comes every year, folks.

T Terri 14:35

Yeah, it does. Yes, it does.

L Liz 14:36

We know it's coming.

T Terri 14:37

And you know, so just you can name it, whatever you want to name it, you know, and just keep putting a little bit of money into that and then you know, you won't come to the end of the year and say oh man, I have no money left for this. So if if you haven't done that this year, then you know, it's it is it's tough when you're you're coming to the end and you've got, you know, so many gifts that you have to buy, and you don't have any money.


L Liz 15:02


Yeah, yeah. You end up charging at all? Yes. Which is, you know, very easy to lose track of. And that's something else we'll talk about in a little bit. Yeah, so I think that's just a really good point, Terri is to remind people that we really do need to set aside money at the beginning of the year for something like this. And that's really going to help relieve some of the pressure that you may fall under when it comes to Christmas shopping. But I mean, not even just with gifts, because the holiday expenses extend beyond just presents. I mean, you go, say you want to go see a show, or say you want to, I mean, even like cookie decorating. I mean, it say you're gonna do cookie decorating with family, right? There's expenses there, too. I mean, you got to go out, you buy the ingredients, the decorations, and all of that stuff. So if you have money set aside already, it's just going to relieve a lot of that burden from you later on for things that you may not even be anticipating right now.


T Terri 16:04


Exactly. So here's the other thing to the wonderful thing about, you know, I keep kind of bringing up the priority thing, but I also keep bringing up Triangle too, but I want to say this about our online banking, every expense, if you're using your debit card, and if you're using a credit card, the cool thing about all of those transactions are that they're easily accessible in terms of going back at the end of the month and saying, Look, this is what I spent from like, let's say Thanksgiving time until Christmas, this is what I spent for this holiday. And that will give you a really good idea. It might be, it might be an eye opener that you don't want to see really honest. Like ugh, I don't really want to know that. But I think that it's important, especially when it comes to budgeting for next year, you know, you have a really good idea of


what those expenses are going to be. But before we have a ton more to talk about, but we're going to take a quick break. And when we're going to come back, we're going to talk about what to do if you've used your credit card, and some other really cool tips.

 Liz 17:10
Sounds good.


 Terri 17:11
All right.

 Liz 17:12
It's time to take your financial education to the next level. Triangle Credit Union is excited to share we just launched our new educational website TCU University. You'll find financial guides, tips and resources you can use in your everyday life. Explore the website to watch webinars, view presentations, read blogs, and listen to new podcast episodes. Get financial education at your fingertips with TCU University. Visit triangleuniversity.org to explore, learn and connect.

 Terri 17:44
Okay, so welcome back. Liz, we we talked a little bit about using our credit cards, you know, and what that looks like. And I think that we would be a little bit remiss if we didn't mention something about our holiday cash.

 Liz 17:59
Oh, right.

 Terri 18:00
Do you want to talk a little bit about about that.

 Liz 18:04
So if you're one of the people that we mentioned before, and say you get caught not having budgeted this year, and you need to use a credit card for your purchases for gifts and things like that, we have a personal loan here at Triangle, which actually, it can be used for gift giving, but it can also be used for debt consolidation. So the cool thing about this loan, which is in many ways better than a credit card is that the rate itself is going to be lower than your average credit card interest rate. So if you're going to be charging a lot, a lot of you know expenses, are you going to want to be paying, you know, a double digit interest rate, or you're

going to want to be paying something a little lower than that? And if you don't really have an option, because you haven't budgeted, then you might want to choose an option that you're going to be paying a lower interest rate on.

T Terri 18:55

Absolutely, absolutely. And something else to think about, too, is that if you get in a situation where you do have a credit card that is you know, it's just your go to, because I have a couple of credit cards and you know, in my wallet, if you will. And you know, if you can't pay those off, then this particular product that we have is it is a personal loan, right? So it's excellent for debt consolidation, as well. So, you know, even if you didn't get that personal loan upfront to use for your gift giving, then you can always use it as a debt consolidation product after the holidays.

L Liz 19:35

That's true, too. Yeah. Yeah. So it's useful during holidays, and it's useful after the holidays.

T Terri 19:39

Absolutely.

L Liz 19:40

So there's always hope.

T Terri 19:41

Yeah, no, I mean, and the difference in the interest rate is substantial. Right? I mean, it's, it's significant. So that is definitely a product that we want to share with you guys. So one of the things that we wanted to mention was about homemade gifts and this is actually part of our Money Tip Tuesday series that, that we've been doing for this month. And actually, you can do it even you can even see it on the blog. It's the blog is actually triangleuniversity.org. But the tip that we talked about was whether or not to give homemade gifts. And that we recognize that homemade gifts are cherished. It's very heartwarming. You spend a lot of time giving gifts and making them right if you're a crafter, but what we really wanted to focus on is, is the recipient going to have, you know, that same warm and fuzzy feeling when they receive the gift? So this sounds extremely harsh, and we're so sorry that we're even bringing this up. But one of the things to think about is the recipient's style, right? So for me, one of the things that I give is I try and do ornaments, homemade ornaments for my husband's family. And the thing that I have to keep in mind is that my style is quite different than my sister in law's, one in one sister law in particular. So when I, when I'm you know, making something special, is it going to be well received. And so I think that that's important for everybody to listen to. It's like you know what, yeah, just think about that. Also, for food gifts, remember if people have allergies, yeah, really important. Really, really important.

L Liz 21:35

You're even just dietary, any other dietary restrictions, like my dad in particular can't have sugar. He's got diabetes, so you can make a sugar free option. But you know, sometimes people, you just need to think about that, when you're making someone food.

T Terri 21:49

Yep, exactly.

L Liz 21:51

The next idea that we want to talk about is to set a limit on the number of gifts that we choose to give. This one I find particularly hard personally, when I buy people things, I just want to keep buying them things because I think of them, you know, when I see something and then I'll walk somewhere else, and I'll see something else, oh, my god, they'd love that too. And before you know it, I've got six things picked out for them. And so it's really important that we we set a limit, you know, two or three items, maybe, depending on who you're giving it to, you know. But that's definitely one way to keep within your budget to keep the stress down, and really manage your gift giving. The other thing that we actually just did this year, my family on both sides. My my family and my husband's family is we all just decided to draw names.

T Terri 22:39

Oh, that's a great idea.

L Liz 22:40

And each person gets one name, and that's the person they buy for. And it, it's really relieved a lot of the stress and taken the burden off. And that's one of the other reasons why I'm not that stressed out this year. Because I don't have to buy gifts for everybody. I'm just buying gifts for two people one on one person on on my side, one person on Phil's side. So that's another option. Is if you just want to keep the pressure down, talk to people in your family and see maybe they want to opt for doing something like that next year.

T Terri 23:10

Yeah, I like that one a lot.

L Liz 23:12

And you know what, it's actually it helps me find more meaningful gifts for somebody. Because when I feel the pressure to buy for everyone, I'm I start just looking for anything to give them. And I don't really put as much thought into what I pick out. Whereas now that I'm thinking of

And I don't really put as much thought into what I pick out. Whereas now that I'm thinking of one person, I have one, one person in mind. So I'm thinking more deeply about what they might like, right? And I'm finding that like, I'm having more fun with it, and I'm finding more meaningful things that they'll appreciate. So it's just a good option.

T Terri 23:48

Yeah, no, I love that. That's a great one. So the third thing is just to keep track of your spending. And for those people who love spreadsheets, I feel like that this is definitely a heartwarming bullet point. So, and this is what I do. I actually just, I open up a note on my phone, and I have a list of all of my family members. That includes Bill, my girls and my mom and dad. Those are essentially the people that we buy for. And I have a list not not only in terms of the number of gifts that we give, but also like the dollar dollar amount, right because I want it to be equitable, especially when it comes to my children. And especially as it comes when it comes to my parents, right. So that's, that's something that I feel like that is so rudimentary, but it's so important to keep a list. Look Santa keeps a list right?

L Liz 24:52

He's making a list, checking it twice.

T Terri 24:56

I think Liz needs more coffee.

L Liz 24:58

Maybe I've had too much coffee

T Terri 25:00

But anyway, yeah, so I think that it's really important, just keep track of what you're spending. And that, first of all, that's going to be huge when it comes to the whole budget thing.

L Liz 25:10

And I want to I want to make a note on this one too, because for me, a spreadsheet is great for some people. And it's awesome. I think the big problem that I'm running into me personally is like, I put charges on different credit cards. Yeah, or some items, I pay cash for some items, I, you know, like I said, put them on credit cards. So I'm not, I don't have everything in one location in terms of like, charged, like items that I've purchased. So I'll have a receipt here, I'll have a receipt there and I lose track of them. So I forget, oh, I just spent, you know, X number of dollars at the shop for so and so on this receipt, but because I don't see it, I don't look at that card, I might spend something more on the other cart for them. And I think that's why keeping

track, it's so easy to lose track. Because of that purpose. So keeping it in a spreadsheet is phenomenal. I mean, if you're old fashioned pen and paper person that works too. One year, I saved all of the paper receipts that I've received, just to keep track of that. But I actually like your idea, because you've listed out which person got what item as opposed to just you know, here's the list of dollar amounts that I've spent right?

T Terri 26:21

I will say the spreadsheet is actually going to do a shout out to our boss because she's probably going to listen to this podcast and she loves her spreadsheets. So Becky, there you go. Mine is just more of a note on my phone. But it is interesting because my mom comes down every year around Veterans Day, that's what we we kind of do our kickoff for Christmas shopping, and we got you know, we go out and we have lunch and we buy our lattes. Which by the way, that's a whole different podcast about how you can make Christmas shopping just an amazing experience. But it's funny, like it just blows my mind. Because I'll say at the end, like she comes down on Thursday, she leaves on the Sunday, right? So usually Saturday night, I'm like, Mom, do you know what you bought everybody? And she has no idea. And I'm like, This is what you bought. This is what you bought. And I I'm the one who keeps the list you know? She relies on that, which is good. But it's like it just it does blow my mind a little bit that people don't keep a list, please people. Keep a list. Yeah, so it's, it's if you want to keep within your budget, keep track of that spending, because it's going to it's going to help you manage that way easier, right? Don't do what I do. Don't do what Liz does do what Terri does. So another idea that we have to keep your budget under control this year, is to actually put one thing back when you're shopping. So if you're a chronic impulse purchaser, like I am over here guilty, when I go shopping, I always end up picking up two or three more things that I don't really need, but they jump off, they just jump off the shelf at me and I can't help it. When you're in the checkout line, and you have all of these things ready to go pick one thing and just tell the person at the register, I don't really think I need this right now. Or you know, if you have time, go bring it back yourself. But pick one thing and get rid of it. I love that Liz and I think that that's a great strategy. You know, every time you go into a store, if that's the thing that you're going to whether you're buying a gift or at the grocery store, right, it's put one thing back, I love that. And I want to do a shout out, we do have a new blog coming out, I believe it's airing actually this, it's airing tomorrow, or being posted tomorrow, I should say, but it's take a lap. And this was written by a co worker. So whenever she goes to the mall, you know how they have those kiosks at the mall. And, you know, they're out in the middle of the mall. And they're, you know, shout out to the people who work those kiosks because it's kind of hard. But you know, they're trying to bring people in, they're trying to grab your attention as you're walking by or whatever. And so, you know, some things are that are appealing and in to avoid impulse shopping. What she does is she and her, her boyfriend, they will take a lap to think about it. And I love that she mentioned that a couple of weeks ago that they had been at the Mall of New Hampshire. And you know, there was something that she saw. And they looked at each other and said okay, let's take a lap and you know,

L Liz 29:39

Give yourself some time to think about it.



T Terri 29:41
Exactly, exactly.

L Liz 29:43
Yeah, distance yourself from from the item for a little bit and then you may realize that you're still thinking about it and if you are, go back and get it. If you don't, if you can't maybe you've stopped thinking about it or you just realize that I don't really need it, you know, then you're good and you didn't spend the money that you will regret.

T Terri 30:03
Exactly.

L Liz 30:04
So, okay, so the last one that we have is to focus on making lasting memories instead of just the things. And again, this kind of brings us all the way back to what we started talking about, with Terri the word priorities over and over again. But it's so true, though, right.

T Terri 30:22
I was broken record at the beginning of the show, sorry.

L Liz 30:24
But it's so true, is, you know, there's a lot of things that you can do during this time of year that, that hold value, personal value, and in some ways more value than a gift may be. So you can think about like volunteering as a family, you know, going out and bell ringing for Salvation Army, or you know, doing a couple things that the community needs. I mean, I remember when I was younger, we did some of this, I, my family did it. And as a kid, it was really cool to be a part of something like that. And that's something that's lasting, and it'll help encourage other people to get involved. You know, as, as I grow up, you know, I can tell other people and encourage them to do the same thing. So you can try volunteering, you can set aside, make some cookies, you know, or, you know, make some holiday crafts or something like that. I mean, it doesn't have to be pricey, and it doesn't have to be super involved. Just do something simple. Watch movies. Try caroling. I mean, I did that one year, I was really little, but a group of us got together and we went out and we just went caroling door to door. I don't know if people do that anymore. But some people might. They might slam the door in your face. I don't know. I mean, you never know these days.

T Terri 31:40
Or pretend they're not home.



Liz 31:42

Shutting off all the lights and closing all the blinds. They're like we're not here.



Terri 31:47

Why are those people back?



Liz 31:49

So you can try caroling or not whatever? Or even play some games, you know, stuff like that.



Terri 31:55

You know what I keep every time you like when you were given those examples Liz it was about time, right. Time with other families or other family members. And that is really the highest commodity that most people want is, you know, just give me your time you know and to spend together. I wish we had special music because that just kind of came to us. But But yeah, no, I agree. 100%. And we do that the you know, the other thing too, is we'll drive around and watch or look for Christmas lights. We always do that. And it is funny because I know that there are some areas in this state where you can go and you can spend some money looking at Christmas lights. We don't do that. We're not that family. We'll just go to the there's actually if you Google, you know just Google holiday lights or Christmas lights in your town. And there is a list. There is for Nashua, New Hampshire anyway, so there is a list and we will go to you know we'll go out we'll you know pick five or six places in our in our city and just drive to those and kind of you know, we just we don't we don't ring the bell and do any Christmas caroling.



Liz 33:08

You don't freak them out.



Terri 33:10

We do rate them. I don't know if they know that or not. Anyway, but it's that's been that's been a lot of fun. And we always start off the evening with a peppermint milkshake at Chick fil A. We start there and then we just go and do that.



Liz 33:24

Oh, that's fun. Yeah, see that. So there's a lot of things that you can do that that don't cost a lot of money. So if if your budget is tight this year, or you just really don't want to get it out of control, then focus on doing some of those things instead, and less effort on the gifts and more

effort on the time.



Terri 33:44

Right. Excellent. Very, very good. Okay, so this takes us to our last segment, which is our rapid fire and we're going to do a little bit different this time. Liz has five questions that are holiday themed for me and I have five holiday questions for her. So Liz, do you want to go first?



Liz 34:03

Okay. No, I'll go first. I'll go first. So Terri, eggnog are hot cocoa?



Terri 34:10

Hot cocoa.



Liz 34:11

I thought so. Okay, movies, Christmas Vacation or It's A Wonderful Life?



Terri 34:16

Oh, Christmas Vacation. Oh, 100 percent. I've watched it like six times already just in the last few weeks.



Liz 34:22

Gingerbread or sugar cookies?



Terri 34:24

Oh, Gingerbread,



Liz 34:25

Gingerbread. A real tree or fake tree?



Terri 34:28

Real tree.

L Liz 34:28
Oh, Michael Buble or Bing Crosby?

T Terri 34:31
Michael Buble.

L Liz 34:32
I thought so. Yeah, I thought so.

T Terri 34:34
Yeah. Good questions. I love very nice, very nice and all very important questions. Okay, so here are mine. Okay. And the some of them needed to be a little bit clarified. So I'm gonna say Christmas Day. Stay or away?

L Liz 34:50
Stay.

T Terri 34:51
Okay. Out to Apple Watch her Apple AirPods?

L Liz 34:56
AirPods.

T Terri 34:57
Nice. Breakfast food monkey bread or egg sausage and cheese casserole?

L Liz 35:03
Oh man. Oh, I'm savory I'd probably go with the egg sausage and cheese casserole.

T Terri 35:08



Terri 35:08

Alright good. Honestly, with my family we're doing both because of that.



Liz 35:12

You gotta have both. Sweet and salty right.



Terri 35:15

Coffee first or stocking first?



Liz 35:18

Coffee.



Terri 35:18

Yes.



Liz 35:19

Is that even a question?



Terri 35:21

This is why were friends. Christmas lunch or Christmas dinner?



Liz 35:26

Oh, dang, huh? Well, I would say Christmas dinner because usually we have a big breakfast and that kind of tides me through lunch. So I think I would have to say Christmas dinner.



Terri 35:40

Okay, what time do you guys normally eat, just because I might be free.



Liz 35:45

Terri's gonna come knocking on my door.

T Terri 35:47
You know what, I'll start with a Christmas carol or two.

L Liz 35:53
So now I know what, I'll tell you what time and then you'll see all the lights turn off and all the blinds will go down. Oh, man, she's coming guys. Usually around like I think it's like three or four or five or six. I mean, whenever it's ready is really the answer.

T Terri 36:08
What do you guys normally serve for Christmas?

L Liz 36:10
A ham, Christmas ham. Yeah, yeah. And then just your typical sides. You know, nothing out of the ordinary. I've always wanted to make a traditional English pudding.

T Terri 36:21
What is that?

L Liz 36:22
So it's, it's there. The English, I don't know what you call it. It's like the if you've ever watched the Christmas Carol or anything like that, it's like this big. It looks like a mound of like bread and pudding like, I don't know, just Google Christmas pudding. But like the idea is they they make it it's I don't know, if it's like a fruit cake. They mix like fruit with. I think it's like a brandy or a bourbon or something like that. And then they light it on fire. And then they serve it. It's really kind of funny. It's cool. I'll show I'll send you some pictures. But I've just always been so curious about what it tastes like. Because if you've ever I mean, I watch a Christmas Carol every year and I read the story because it's a great story. Shout out to Charles Dickens. But a part of that story, they talk about the Christmas pudding. And just ever since I was a kid, I was always curious about what it tasted like, especially the fact that you light it on fire. That's a little fun, too.

T Terri 37:19
Like a souffle. I love it. I love it. All right. Well, Liz, thank you so much for for, you know, just doing the episode with us today. It was it was extremely fun. I hope that we were able to, you know, give you guys some insight into how to handle the holidays, and how we handle the holidays, which is a little bit crazy. But we did have a lot of fun with this episode. And I want

you to stay tuned because we actually for the first time in forever are going to have some bloopers at the end of this one. So and thank you to Josh, our, our editing guy. We really appreciate you Josh, you do a great job for us.

L Liz 37:56

And we did want to do a shout out for Triangle Credit Union. So thank you Triangle for sponsoring the podcast and for supporting us in what we do. Thanks for tuning in guys.

T Terri 38:04

And happy holidays everyone.

L Liz 38:09

We are now live.

T Terri 38:10

Do the holidays stress you out? Are you too busy with gatherings and gift giving? Let's take a breath and slow down and talk about ways to handle the holidays. Stay tuned. Stay tuned to make his day

L Liz 38:23

tip just stay tuned. Okay. But yeah, no, I completely agree with you. I mean my throat just went out for a sec pause that

T Terri 38:32

pause. Drink Drink Drink sorry.

L Liz 38:37

When it comes to Christmas shopping, so and I mean even even not even reverse that.

T Terri 38:46

So one of the things that it mentions in the blog in the blog is actually is it a blog or it's the podcast?



Liz 38:53

This is a money tip that you're talking about.



Terri 38:55

Right okay, so So Josh, I sorry to say this, but you're gonna have to cut all that out too. All right. Take it from the top. Here we go.



Liz 39:07

Pick one thing and get rid of it. Wow. You don't need to pay for it. Well, no, you Josh take that out



Terri 39:19

we don't condone stealing here.



Liz 39:21

Yeah, that's not good. I'll do that. Terri, I



Terri 39:25

need help. Okay, that's okay. You got this.



Liz 39:28

So consider volunteering as a friend you know, or take that back. Consider volunteering as a family like you can go out and sorry, Josh, this is just not my latte is not working.



Terri 39:53

You know what I do think I'm gonna say this. I think we need a blooper reel. Yes, we do. Josh. I want you to put At this end at the end, I do after our rapid fire and after we say goodbye I'll do a little intro. We're gonna Intro The we



Liz 40:08

need to play that dopey music like like the outtakes of the silent films. Okay, Josh, you can kind of splice that in wherever you feel it fits in the closing. If it's not in the outro if it's in the outro, then you know, disregard

then you know, disregard



AD 40:28

That wraps up this episode of The Making Money Personal podcast. If you've enjoyed today's show, we would love to hear from you. Email your thoughts about this show or any other ideas at tcupodcast@trianglecu.org. Thank you to all of our subscribers and if you haven't yet, please hit that subscribe button wherever you listen to podcasts so you don't miss out on any new episodes or money tips. Thank you for listening and have a great day.