



REDUCING CHRISTMAS STRESS

Christmas is typically one of the most stressful events of the year. The expense of buying gifts, the pressure of last minute shopping and the heightened expectations of family togetherness can all combine to undermine our best intentions. Some practical suggestions can help you reduce your 'Christmas stress'.

BUDGETING FOR CHRISTMAS

For many of us, the Christmas aftermath includes massive credit card bills that can take months to clear. Christmas doesn't have to be a financial headache if you plan ahead. Stress reduction strategies include:

- As early as you can in the New Year, work out a rough budget of expected Christmas costs. Don't forget 'hidden' expenses such as food bills and overseas telephone charges.
- Calculate how much disposable income you have between now and Christmas. A certain percentage of this can be dedicated each week (or fortnight or month) to covering your expected Christmas costs. Don't be discouraged if the amount seems small. If you save \$5.00, \$10.00 or \$20.00 per week over a year, it can provide you with a hefty nest egg.
- If your nest egg isn't enough to cover your estimated expenses, perhaps you may need to refigure your Christmas budget to a more realistic amount.
- If you have trouble keeping your hands off your Christmas nest egg, consider opening a 'Christmas Club' account.

PRESENTS

If you have a large circle of extended family or friends to buy gifts for, it can be very costly. You might be able to reduce the stress and cost of Christmas for everyone if you suggest a change in the way your family and friends give presents. For example, you could suggest that your group:

- Buy presents only for the children.
- Have a way of organising presents, where everyone draws a name out of a hat and buys a present only for that person.
- Set a limit on the cost of presents.

CHRISTMAS SHOPPING

According to a recent study by Roy Morgan Research, around 60 per cent of Australians dislike Christmas shopping, just 20 per cent plan their shopping expeditions, and the majority of us (nearly 75 per cent) often come home without a single purchase for our efforts. Stress reduction strategies for successful Christmas shopping include:

- Make a list of all the gifts you wish to buy before you go shopping. If you wait for inspiration to strike, you could be wandering aimlessly around the shopping centre for hours.
- Buy a few extras, such as chocolates, just in case you forget somebody or you have unexpected guests bearing gifts.
- If possible, do your Christmas shopping early - in the first week of December or even in November. Some well-organised people do their Christmas shopping gradually over the course of the year, starting with the post-Christmas sales.
- Buy your gifts by mail catalogue or over the Internet. Some companies will also gift-wrap and post your presents for a small additional fee.

THE CHRISTMAS LUNCH (OR DINNER) TO MAKE LIFE EASIER:

- If you are cooking lunch at home, delegate tasks. You don't need to do everything yourself.
- Consider keeping it simple - for instance, you could always arrange for a 'buffet' lunch, where everybody brings a platter.
- Buy as many non-perishable food items as you can in advance - supermarkets on Christmas Eve are generally extremely busy.
- You may need to order particular food items (such as turkeys) from your supermarket by a certain date. Check to avoid disappointment.
- Consider doing your food shopping online. The store will deliver your groceries to your door. (Keep in mind this option is more expensive than visiting the supermarket yourself.)
- Book well in advance if you plan to have lunch at a restaurant. Some restaurants may be fully booked for months before Christmas, so don't wait till the last minute.

RELATIONSHIPS

Stress, anxiety and depression are common during the festive season. If nothing else, reassure yourself that these feelings are normal. Stress reduction strategies include:

- Don't expect miracles. If you and certain family members bicker all year long, you can be sure there'll be tension at Christmas lunch.
- Avoid known triggers. For example, if politics is a touchy subject in your family, don't talk about it. If someone brings up the topic, use distraction and quickly move onto something else to talk about.
- Use relaxation techniques, such as deep breathing or focusing on your breath, to cope with anxiety or tension.
- Family members involved in after-lunch activities (such as cricket on the back lawn) are less likely to get into arguments. Plan for something to do as a group after lunch if necessary.
- People under stress tend to 'self-medicate' with alcohol, cigarettes and other drugs. Try to remember that drugs can't solve problems or alleviate stress in the long term.

THE LITTLE EXTRAS

Other ways you might be able to reduce the stress include:

- Write up a Christmas card list and keep it in a safe place so that you can refer to it (and add or delete names) year after year.
- Plan to write your Christmas cards in early December. Book a date in your diary so you don't forget.

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- Christmas cards with 'Card only' marked on the envelope can be posted at a reduced rate during November and December.
- Overseas mail at Christmas time takes longer to arrive. Arrange to send cards or presents in the first half of December, to avoid disappointments (and long queues at the post office).
- For great savings, buy Christmas necessities (such as cards, wrapping paper, ribbons and decorations) at post-Christmas sales.

GENERAL HEALTH AND WELLBEING

Some other ways to keep your stress levels down include:

- Try to be moderate - it may be the season to be jolly, but too much food and alcohol is harmful, and drink driving is a real danger and illegal. If you can't (or don't want to) step off the social merry-go-round, at least try to eat and drink in moderation.
- Get enough sleep - plan for as many early nights as you can.
- Keep moving - keeping up your regular exercise routine can give you the fitness and stamina to make it through the demands of the festive season.

WHERE TO GET HELP

- Your EASA programme – see contact details below.
- Your doctor
- Financial planner
- Your local community health centre.

THINGS TO REMEMBER

- Save a percentage of your disposable income throughout the year to provide a nest egg for Christmas expenses.
- Make a list of all the gifts you wish to buy and shop early.
- Don't expect miracles - if you and certain family members bicker all year long, you can be sure there'll be tension at Christmas lunch.

If you need to talk to someone independently, feel free to contact EASA.

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