

Thrifty for the Holiday\$

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**Q: Tell us a little bit about you and your website/blog - how did you decide to start your Thrifty and Creative Blog?**

**A:** To be honest, I started Thrifty and Creative to have something to do while at home over the summer. I am an Elementary Art Teacher and have a couple months off in the summertime and while my son was taking his naps, I thought I would give myself something fun to do. I love saving money and believe I have good tips to share and started a blog about it. I never dreamed I would get this involved in it and stick with it at that!

**Q: How has being thrifty and creative helped you?**

**A:** Well, it has definitely allowed us to buy items that we otherwise wouldn't. Reason being...if we let ourselves just buy a bunch of "whatever" for the moment items...we miss out on bigger/better items that we really want or need. It is also helpful because we stay within a budget and know when there is "fun" money. To be honest, it was our "thrifty" ways that got us the house we have that is twice the size of our first home. We saw where we could cut out unnecessary bills, and figured out how much more house we could have instead of cable, newspaper, etc...

**Q: Does being thrifty and creative go hand in hand? Why?**

**A:** I believe it does. Sometimes you have to get "creative" when saving money, and stretching a dollar. Sometimes you have to get "creative" and say to yourself..."hmm...how can I save money in order to have this item or that item."

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### **Q: Is it possible to be thrifty during the Holiday Season?**

**A:** Absolutely! My idea of being Thrifty isn't being "cheap!" I feel these are two different things entirely. Thrifty is being "careful" and not buying junk. Cheap is buying something for the sake of buying or because it is on "sale" etc... If you don't need it, don't buy it! Same philosophy when buying gifts! Just because you say that item isn't expensive...I'll get that and add to someone's gift, etc... Before you know it, you have "nickeled and dimed" away quite a bit of money and realize (if you think about it) I could have bought something far better with the money than all this. Example: You buy up \$50 worth of little stuffed animals for kids because they were cute and cheap. Instead you could have bought a nice doll, or other toy a child would really want and not toss to the side after you leave. (Last thought is just an example.)

### **Q: What are some steps we can take to be thrifty during the holidays - in terms of decorating for the holidays, meal preparation and gift giving during the holidays?**

**A: Decorating:** First off, use what you have (clean up old decorations)...think of the ones that are similar to what you have the most of (red, angels, etc...) and go with that instead of trying to go with a new theme or color, in which, you would have to go out and buy a bunch of new. Think of all the great gifts you could buy for someone you love with the decorations you are buying...is it necessary? Of course, still add some new fresh items to your chosen theme or color. And of course, ALWAYS have your children to help by making their own decorations! What is better than Children's Art and Crafts?

**Meal Preparation:** Now this is an area that I don't have a clue on, as I will be eating at my Mother's house. She is the cook, not me! I would suggest if you have an Aldi Grocery store near you, shop there for all your holiday meal items. They have excellent pies and cakes that taste Homemade!!! They also carry

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specialty items that change on a regular basis. Awesome deals! Don't forget to carry your own bags and bring a quarter for your cart! (You get your quarter back when YOU return your cart!)

**Gift Giving:** My family (aunts, uncles, extended) "draws names" so everyone gets one gift from a family member and we set a \$20 limit so no can go under but can go over but it is not expected. It makes it where if someone in the family is having a tough year, spend less on family members "guilt-free." We still buy for our immediate family members (Moms, Dads, Brothers, and Sisters). This allows us to "go all out" on the family that are closest to us without leaving out the rest of the family. It also adds fun to the gift-giving as no one knows who has who til our family Christmas Eve party! We have done this for so long that I honestly don't know how others buy for everyone in their families! Wow! If you do have to buy for everyone in the family, I would suggest to shop all year long in order to give nice and thoughtful gifts when the time comes! My Mom starts the day after Christmas for the next year...she always has done so. She also always gives the best and most gifts and she is on a tighter budget than us.

**Q: Can you still be thrifty without appearing "cheap"?**

**A:** Once again, absolutely! I feel "thrifty" and "cheap" are not the same thing. In my world a "thrifty" gift is spending less but in a smart thoughtful way. "Cheap" is spending on something that contains little to no quality, as well as, little to no "thought!" You can be "thoughtful" with a dollar and "cheap" with \$20! Quick tip: buy personalized, unique gifts for a more expensive fill that really isn't expensive if you shop around. There are so many great items on Etsy and Ebay alone. I have bought ornaments in a different language with name put on them for friends. They loved it and always think of us and wondered where on Earth we found such a thing. Shutterfly.com also has great gift ideas like personalized Calendars, nice coasters, and so much more. I have made my mom and sister

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bracelets with pictures of my son on them. Just get creative and think unique. I don't think Unique and Personalized is ever "cheap!"

**Q: Any quick tips you want to share on how we can be more thrifty and creative in our everyday routine/expenses?**

**A:** Oh boy, do I? You bet, I try to give at least two good tips on being Thrifty and Creative each week. My quickest tip would be, seriously, to "think" before you buy! Do you need it? By not purchasing an item, could you save and buy something better you really want? My husband and I do this second nature. Is it a "need" or a "want!" Really think about it, as we tend to talk ourselves into "needs" that are simply "wants." Happy Holidays!