



Can I Have Some Money? November 2007 Newsletter

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- **Holiday Spending • Extra Cash • Re-Gifting**
- **Is Harvard affordable?**

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Holiday Spending **'Tis the season for planning and reason** *by Candi Sparks*

The holiday season runs from the end of October till early January. During this time, **many of us will be focused on multi-cultural and religious holidays.**

Celebrations include attending gatherings where food, gift giving, travel, and quality time together will be the main focus.

The season enriches our lives. Yet, it comes with a price tag – our participation will incur many additional expenses. **A spending plan for the season may help avoid the January blues** (which can last up until the tax refund, if you're not careful!).

'Tis the season for planning and reason.

Now is a good time to make a plan for the holiday. The plan is to make the season fun and affordable. Make your spending list – and check it twice. Write down gifts, tips, menu and travel plans. When it's on paper – compare it to your holiday budget. If the two don't match, reduce the spending, or find a way to make more money! **A plan will help you to celebrate the season intentionally and comfortably.**

By planning to spend within your budget, you will **treat yourself to peace of mind.** Gifts, travel and menus can be

arranged according to what is affordable.

A written plan is a proactive approach to the holidays. Setting spending limits will actually help you to get creative about your gifts. Do you have a lemon pound cake that gets raves? Gift it! Store bought metal containers can make a wonderful presentation of your baking.

One of my favorite gifts is a framed invite to an event which was relevant to me and the giver. Ex-pensive – no! Is the gift memorable and heartwarming -yes!

The internet is full of free holiday advice – use it and work your plan! After all, 'tis the season!

Tips on Re-gifting. The gift that keeps on giving.

by Candi Sparks

Without suggesting or denying any personal involvement in the practice of re-gifting, here are a few “tips” on re-gifting, if you must.

Try to **keep a few degrees of separation between the original giver and the re-giftee.** For example, if you decide to re-gift some-thing that your mother or your sister gave you..... don't give it to your sister in law! Chances are good they will both find out, and everyone will be mad at you! Try to re-gift to people that (1) don't know each other, and (2) never will! As an alternative, give it to an office colleague or charity.

You can re-gift with honesty if it is a “good gift” and the re-giftee will actually like it. If you receive a “goody bag” or “giveaways” from an event like a benefit, or dinner dance... it is fair to give it to another person, while letting know that you received this “XYZ” and you think that they might like to have it.

Re-gifting with honesty lets the person know that you are passing along something that you received, but can't use. The re-giftee, of course, has the option to say “thank you” or “no thanks.” But you can both save face if you “offer” it t

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as an open “re-gift.” This will tip off the re-giftee that the item is not returnable and that there is basically no receipt for the item.

CAUTION: When openly offering a re-gift, the re-giftee may secretly think that you are passing off your “junk” on them, if the item is inferior! So only re-gift things that you actually like, but are not “your color” or size.

When you can't do an “open re-gift,” a gift card is a popular item that may be on your re-gift list. Just remember to check that the correct name is on the envelope and jacket or packaging for the gift card. Otherwise, Jack might not appreciate getting Jill's unwanted gift!

Re-gifting clothing can be tricky – a tip that an item is a re-gift is when it is ugly, there is no store name on the label and that there is no receipt or gift receipt in the box. The re-giftee is “stuck” with the item. If the person doesn't like it - they might re-gift it. And round and round it goes. The re-gift. The gift that keeps on giving.

Ideas for Making Extra Cash This Season

Responsible teens can put together a resume and look these types of part time seasonal work:

Babysitting (school is closed a lot over the holidays and parents might need a break.)

Dog walker / Pet Sitter (Some pet owners will be traveling, without their pets. They might like to have pet care while they are away)

Last minute shopping / errands (Advertise your availability to run errands and make some kind of flyer to circulate)

Caterers (will need staff to serve, deliver, host or hostess for holiday parties and private events)

Retail (stores have been know to stay open 24 hours during the season. get in touch with the human resources department as soon as possible for these jobs)

Shipping Services 24 hour round the clock delivery services need help with extra packages

Is Harvard Affordable?

According to Harvard's website “Although many students and families might find this hard to believe, **Harvard is actually more affordable for many students than public colleges or universities.**” For information on the financial aid policy at Harvard which has been improving since 2004, visit the school's website at: <http://www.news.harvard.edu/gazette/daily/2006/03/30-finaid.html>