

Budget a Green Holiday

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Is there a way to shop eco-friendly and budget-friendly too? Most “green” shopping is easy on the budget. To help you save money, feel good about helping the environment, and avoid needless financial stress this holiday season, here are some practical tools to help make this holiday season a joyous time.

Here are some tips for planning a holiday season “green” budget:

First, take a hard look at what you typically spend on gifts, decorations, clothes, wrapping paper, cards, special meals, and year-end gratuities. At the same time, look at the rest of your budget and estimate how much you can afford to spend without racking up debt. Some financial planners recommend spending no more than 1.5 percent of your annual income on holiday expenses. If you haven’t saved that much, look for ways to cut back, but make sure you do it before the holiday rush starts.

After figuring out how much you can afford, make a gift list and check it twice. Record everyone on your list and set an amount you expect to spend on each person. Keep track of what you actually spend and compare it against your budgeted amount. If you overspend in one area, you must reduce costs in another.

Decide what you want to spend on each item and stick to it. You should know in advance what you want to buy so you’re not enticed by all the attractive merchandise on the shelves. Monitor your spending along the way. Plan ahead. You’ve only got a few weeks to pull everything together, so make a list of everything you need to do and plot it out on a calendar. This is supposed to be a joyous time; don’t let the temptation to overspend ruin your holidays and make you pay for months afterward.

Here are some ideas for budget and earth conscious gifts:

- Give A Priceless Gift: When you make a gift, you give of your time - the most valued gift of all. Make a “Gift of Time” certificate for a chore an older relative cannot easily do, or a trip to the park, or a slumber party for the kids.
- Make gifts – get your kids involved in this family activity.
- Give non-material gifts such as tickets to an event, concert, dance lessons, spa visit, or membership to a museum or gym.
- Consider giving an environmental excursion, such as kayaking or camping. Or make a gift to a charity in a loved one's name.
- Make edible gifts such as breads, cookies, dried fruits, or nuts. Package them in reusable tins, baskets, jars, or decorative bags or boxes.
- Avoid gifts that will be thrown away, are made from environmentally sensitive materials, or use excessive packaging.
- Send e-mail holiday greeting cards. This saves money and the environment. Draw, design, and print your own cards, gift tags, and mailing labels from old cards or recycled paper.
- Give the gift of savings all year round. Choose durable, energy-efficient gifts that use wind-up power or use rechargeable batteries. Give energy-saving products such as florescent light bulbs or low-flow shower heads.
- Holiday plants such as poinsettias, chrysanthemums and Christmas cactus make wonderful “green” gifts for any budget. Plants can be enjoyed long after the

holiday season is over. Check out how to care for holiday plants at <http://cfyn.ifas.ufl.edu/dec2000pdf.pdf>. Whatever plant you choose, add an informative publication to your gift. Monroe County Extension Services can provide you specific "how to care for" publications on a wide variety of plants and horticultural issues and are free of charge.

- Hand-deliver gifts when possible, rather than paying for shipping. This is less expensive and saves on packing material and boxes.
- Give local products like locally grown citrus, honey, or work from a local artist. Gift cards from local stores would also be a good gift.
- Make and give holiday arrangements like centerpieces and decorations. Links to holiday arrangements you can make yourself can be found at http://www.gardeningsolutions.ifas.ufl.edu/giam/potpourri/crafts/holiday_arrangements.html.
- For friends, families, and/or co-worker get-togethers, draw names and give fewer, nicer gifts.

Find out about reducing packing material consumption at “**Enviroshopping: Buy Smarter**” by Marie Hammer and Joan Papadi at <http://edis.ifas.ufl.edu/HE790>. Additional tips for “Planning Holiday Shopping” and “Mail Order: Your Rights & Responsibilities” written by Dr. Jo Turner, Professor, Family and Consumer Economics can be found at <http://fyces.ifas.ufl.edu/> or <http://fyces.ifas.ufl.edu/news/2006/11/plan-holiday-shopping.html>.

Additional information on family and community development is available from UF/IFAS/Monroe County Extension Services, 1100 Simonton St. #2-260, Key West, FL 33040, phone 305-853-7385, e-mail Monroe@mail.ifas.ufl.edu, or visit our Web site at <http://monroe.ifas.ufl.edu>. Our services are free and available to all without regard to race, color, sex, or national origin.