

# December 2019 EAP NOTES: OptOut to Overspending!



**Yes, there is still time left to stop overspending this year!** With shopping promotions all over the place, it appears that the frenzy is on for 2019. How can we keep from getting all caught up in the consumer-focused “holidays” and get back to what’s most important. Here are the top 10 ways to take a pass on spending this holiday season and steps to embrace this mindset year round!

1. **Steer clear of advertising.** Stay away from the mall and online insanity. If you don’t see the deals, you are less likely to fall victim of overspending.
2. **Opt Outside.** Get back to nature. Take a hike, clean a part, or just enjoy the fresh air.
3. **Visit with Family and Friends.** Plan some quality time with loved ones – particularly if they are in town for a long weekend. Go to the zoo, or a museum.
4. **Start a Tradition.** Get the whole family involved in pulling the decorations out of storage, stringing the lights, and getting the house ready for holiday guests.
5. **Give Back.** Volunteer at a local non-profit. Match your skills or interests or give your support by stocking a food pantry, spreading cheer at a nursing home, or giving some love to an animal in an animal shelter.
6. **Opt In to the GREEN.** Flip the holidays all around, and spend a day focusing on money. Create a budget for the upcoming year, set family goals, save for a vacation, make a jar everyone can contribute to!

## Opt Out to Consumerism all year long!

7. **Adopt a Mantra.** Find or create an “inspirational phrase” that will set the mood for the season and upcoming year. *i.e. “Only buy what you need.”*
8. **Identify Your Triggers.** Are you stressed, sad, bored? Some people shop when they aren’t feeling well. What is your weakness? How does shopping “fix” those emotions?
9. **Find Your Tribe.** Millions of people want to avoid overspending, and live well without unnecessary debt. Find a meetup in your area, or join an online community for additional support.
10. **Embrace Gratitude and Charity.** Have a family meeting. Talk about charitable causes and how you can all help. Ask your children for their ideas.

So, this year, let’s try something different. Instead of swiping plastic, adding to our online carts and increasing our debts, join others and **OptOut to overspending**. With the right tools, you’ll be able to carry that freeing mindset all the way throughout the new year.

Need help keeping your spending in check? Best Care EAP counselors are here to help. Call 800 801-4182 or send email [eap@bestcareeap.org](mailto:eap@bestcareeap.org). For additional information, articles, webinars, check out our website [www.bestcareeap.org](http://www.bestcareeap.org).