Holiday Spending & Emotional Wellness:

Tips for a Healthier Season

The holidays are a time to celebrate connection, generosity, and joy. But they can also test your financial boundaries. Between the excitement of giving, family traditions, and the pressure to make everything perfect, it's easy to lose balance and spend more than intended.

This year, focus on creating a season that feels both meaningful and manageable. With a few mindful choices, you can protect your finances, nurture your emotional well-being, and rediscover what the holidays are truly about: connection, gratitude, and peace of mind.

Dr. Erika Rasure
Chief Financial Wellness Officer at Beyond Finance

1. Start Conversations About Spending Expectations Early

Start inviting friends and family to have meaningful conversations about holiday spending expectations, ideally before shopping begins. These chats help set boundaries around spending, which can reduce stress, guilt, and disappointment. You might find that these conversations are overdue and entirely welcome, which can allow for more emotional connection when shared values of "presence over presents" emerge.

2. Notice Emotional Spending Triggers and Pause Before You Purchase

Notice emotional spending triggers and pause before purchasing. The holiday season is full of sights, smells, and nostalgia, all of which can set emotional triggers into high gear. It's not uncommon to buy things because we feel energized and joyous about the holiday season, nor is it uncommon to spend because we feel lonely, pressured, or stressed. Bring some awareness to your emotional triggers, and before you spend, seek to connect with yourself first and take a moment to rest and ground yourself. Even if that means walking out of a store or closing the Amazon app for a day or two.

3. Give Yourself Permission To Say No

Whether it's an ask to contribute to a group gift or attend an event you don't want to spend money on, you can say 'no.' Saying 'yes' when you feel obligated to, especially when you'd prefer to pass, is an emotional, and sometimes financial, burden you don't need to carry. Saying 'no' is an act of emotional and financial self-care. No one cares about your money as much as you do, and you get to decide how you spend it, not the other way around.

4. Establish Seasonal Financial Values

Define what financial well-being looks like for you this season and what will bring you joy and peace during the holidays, especially if you're feeling emotionally or financially depleted. Use those values to help you prioritize joy and peace while giving yourself space to rest, reflect, and recalibrate your emotions and finances ahead of the new year.

5. Practice Intentional Gift-Giving

Sometimes we give gifts out of obligation or habit, which can create resentment instead of connection. If you notice you're giving gifts out of obligation or a people-pleasing instinct, reflect on how you might shift toward more purposeful connection in your relationships now and in the future.

6. Keep a Holiday Money Journal

Track your spending and your feelings throughout the season. When you have a moment in the new year, write about what filled your heart and spirit with joy — and what didn't. Use this journal as a guide to identify patterns, areas of growth, and a source of financial wisdom for the next holiday season or throughout the year.

The Bottom Line

The holidays don't have to drain your bank account or your emotional reserves. By being intentional about your spending, honoring your boundaries, and focusing on connection over consumption, you can create a season that actually feels good, both now and when January arrives.

Give yourself permission to do the holidays differently this year. Your future self will thank you.

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