



Are you worried about money during the holidays?

Lack of money is one of the biggest holiday stressors. You may not be able to avoid stressful situations during the holidays. But you can set financial limits and plan to respond to problems in a healthy way.

Here are some tips to prepare for the holidays:

- **Know your spending limit**—Set a budget. Don't spend more than you've planned. It's okay to tell your child that a certain toy costs too much. Don't buy gifts that you'll spend the rest of the year trying to pay off.
- **Give something personal**—Show your love with any gift that is meaningful and personal. It doesn't have to cost a lot. Use words instead of an expensive gift. Make a phone call or write a note to share your feelings.
- **Be realistic**—Don't put pressure on yourself to create the perfect holiday for your family. Focus on the traditions that make holidays special for you.
- **Learn to say no**—It's okay to say "no" to events that aren't important to you. This will give you more time to say "yes" to the events you want to go to. This will also help you stick to your budget.

Get help if you need it. Turn to family or friends for support.

For more information and helpful resources, visit www.healthwise.net/MagellanHealth (search for "holidays") and MagellanHealthcare.com/Holidays.