

How much should we spend on gifts?

- What is your heart attitude about this question? Is it faithful or foolish?
 - Are you honoring god by being a responsible steward of what he's provided you or are you spending based on one of the negative motivators we mentioned before?
- The average American spends over \$800 on Christmas gifts.
- How much can you afford to spend over the next couple of months without compromising your food, shelter, education, and other aspects of your budget?
- Once you and your spouse agree on a number – stick to it, no matter what.
- Pay cash. Research shows that people who shop with a credit card are willing to spend as much as 30% more for an item than if they pay cash.
- However, if you're paying with credit cards, think about how long it will take you to pay them off.
 - If you started off the year budgeting for the Christmas holidays, you should be able to pay them off completely when the bills arrive.
 - For most people however it takes until at least July, and often finance charges may add up to as much as 20% to the final price tag.
- The most thoughtful gifts are those that truly communicate your love for someone and they are often not necessarily the most expensive ones.
- The secret to thoughtful gift giving is to be observant all year long to determine something very special for the people on your list.
- Thoughtful gift giving also helps decrease impulse buying.
- Finally thoughtful gift giving is a reflection on and a celebration of how much a blessing that person has been in your life.