

Who are we giving gifts to?

- **What is your heart attitude about this question? Is it faithful or foolish?**
 - **Are you giving gifts to those who matter to you?**
 - **Or, are you trying to buy their love, impress someone, doing it out of a sense of obligation?**
- **To some extent, the spending plan you decide on above dictates how long your list will be.**
- **You may want to consider breaking your list into three tiers**
 - 1) **The definites**
 - 2) **The maybes, and**
 - 3) **The “only if we have a windfall” group**
- **Work through the list sequentially and remember that sticking to your budget requires you to do “first things first”**
- **You can often stretch your gift buying budget by giving homemade gifts or gifts of service and/or time wherever you can.**