



During the holidays, we often show our love for family and friends by focusing on buying them the perfect gifts...which can be expensive and are often forgotten quickly after the season is over. So how can you show you care without breaking the bank or taking the focus away from spending time together? Amy Jo Lauber, a financial planner with Lauber Financial Planning in West Seneca, spoke with us this month about getting away from the mall and focusing on the spirit of the holidays and the relationships they celebrate.

## Set Your Expectations Before You Shop

Before you create your shopping list, set your expectations and hopes for the holiday. "Most people think financial planning is all about the numbers," Lauber says, "but it's more about what you value and what you need emotionally during the season." For example, do you want your holiday focused around coming together and spending time rather than gift giving? Is there a need to pare back gifting due to family members who may be struggling economically? Decide what you need and how you feel, and be honest about it. Talk about your priorities with your family, and together you can set expectations and get everyone on the same page. "A lot of gift giving during the holidays is focused around the need to feel appreciated and loved," Amy reminds us, "and we can fulfill that need in many ways, not just by giving and receiving gifts."

## Focus on the Joy of Giving

The holidays can be difficult to enjoy if we put pressure on

ourselves to find the perfect gift, especially if we are worried about money, too. "There is a certain satisfaction out of buying, wrapping, and watching a present you bought being opened," Amy says. "But don't overspend just because you want to show how much you care. The reality is they may not like or need the gift, no matter how wonderful it is, and that's ok." Focus on the joy of giving and don't worry whether or not your gift is inadequate or if you spent enough.

## Give Experiences not "Stuff"

Instead of worrying about spending money on presents that will be forgotten in a day, focus on building memories through giving experiences. "Giving experience gifts, like a movie/dinner date or tickets to a sports game or play, is a great alternative to giving material gifts," Lauber recommends. Focus on the experiences that will bring your family and friends together and build your traditions. "When you move away from giving 'stuff,' you lengthen the time of celebration and spread joy throughout the season.

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When making an appointment with CFS EAP the Clinician will set aside time specifically for the employee. In an effort to respect availability of appointments, CFS EAP will request that the employee provide a minimum of 24 hours' notice if they are unable to attend the scheduled session. This notice will allow for another employee to take advantage of this appointment slot. If cancellation notice is not provided within 24 hours, the scheduled session may be counted as one of the allowed sessions through EAP, at the discretion of the EAP Clinician.