



Presented by Veritas Risk Services

November 2017

Start Planning Today for a Stress-free Holiday Season

While the holiday season brings joy and togetherness, it can also bring stress for many individuals and families. Top holiday stressors include staying on a budget, managing multiple commitments and finding the perfect gift. Fortunately, by getting organized and planning out what you can ahead of time, you can help reduce your holiday stress.

- Write down any known commitments. Does your child's school have a holiday concert? Are you planning on hosting a holiday dinner? Making a list of your commitments will help you plan your time and help you avoid double-booking yourself.
- Create your budget now. If you're stressed about how your holiday spending will impact you after the holidays are over, you're not alone. Remember, the sentiment of a gift is much more important than the cost. Set a realistic budget and do not go over it.
- Start shopping early. Do you already know what you want to get some people on your list? Don't be afraid to shop early. Sometimes, you can get great deals on presents even before the holiday season hits. Moreover, you can avoid the scenario of not being able to get the gift you want because it's sold out.

Though these tips won't prevent all of the holiday stress you may experience, they can definitely help reduce it. If you experience high holiday stress, try these [coping mechanisms](#) to get your stress under control.