

34°
Showers

40° High
26° Low
Forecast

HOME	NEWS	SPORTS	BUSINESS	LIFESTYLE	ENTERTAINMENT	OPINION	STAR SITES	OBITS		
ABOUT US	JOBS	CARS	HOMES	RENTALS	CLASSIFIEDS	LOCAL SHOPPING	PLACE AN AD			

Posted on Wed, Dec. 21, 2011 11:36 AM

[Read more Dollars & Sense](#)

Share Email Print

Web Search powered by **YAHOO! SEARCH**

Kat's Money Corner | Avoiding the last-second splurge

BY KAT

You've held your ground for what seems like so long, and stayed within your sensible holiday budget. Now come the biggest challenges: the unexpected gift you feel compelled to reciprocate; the uninvited guest you must entertain; the last-minute potluck/gift exchange/dinner out at work or school.

As you can imagine, these last-minute surprises can turn into big-time budget busters. Believe me, I know – managing a home, a credit union branch and a baby, there are times where I completely forget about the company gift exchange or branch potluck.

I have picked up a couple of coping strategies, however. One is to be prepared for the unexpected (and, to be honest, the forgotten). If you stock up when things are on sale, you can "shop" your own household stash to put together a last-minute gift basket. A block of cheese, a box of nice crackers, a bottle of wine and you're set. I like to stock up on gift bags and wrapping paper during those post-holiday discount sales, so I have plenty of that stuff around, too.

A charitable donation in the recipient's name doesn't have to be huge to be meaningful and appreciated. And don't forget the fine art of re-gifting, but be smart about it and remember to remove all existing tags. It's better for all if a gift is used and enjoyed, rather than collecting dust in a closet.

If you get invited...at the last minute...for a group dinner out that you may not have budgeted for, volunteer to be the **designated driver**. That will hold down your share of the tab, and help keep other members of the group safe.

My other coping strategy is simply to lighten up. Don't feel compelled to splurge for the office potluck or unexpected guests. What you have on hand is what you feed your family, right? These gatherings are about fellowship and fun, and people don't often bring gourmet expectations. Just make something your family enjoys and share it without feeling any pressure or guilt. Mint.com offers plenty of inexpensive and healthy party food ideas [here](#).

And don't feel like you have to physically prepare something; check out the store circulars for holiday treats that are likely available at great prices through the holiday season.

My favorite advice on holiday spending is this gem I found at [livecheap.com](#). "Nobody is going to be impressed with the fact that you spent \$100 on them versus \$50. Finding something that is personal or meaningful to them is far



Kat

More News

[Kat's Money Corner | Avoiding the last-second splurge](#)

[Starwatch Consumer | Verizon dealing with data service disruptions](#)

[Starwatch Consumer | Doctors warn against websites selling breast milk](#)

[Honda scrambles to revamp Civic](#)

[Trade group: Holiday shoppers step up buying](#)

[Critics build a case for restricting airline bag fees](#)



57-Year-Old Woman Looks 27
Kansas City: Woman Publishes Facelift Secret That Has Doctors Angry.



Refinancing Rates Drop!
Refinance Now at 2.9%. \$160k Missouri Mortgage \$632mo. No...



Multiply your money with penny stocks
Our free service will tell you which penny stocks can rise up to...

DEALSAVER'S™ DEAL OF THE DAY



\$140 for \$280 Pin-Up or Boudoir Photography by Adrian Vega

[Buy Now!](#)

Enter your e-mail to receive daily updates

[Register](#)

penny pinchin' mom
...Where Pinchin' Points is a Way of Life

Wednesday: Hen House, HyVee, Price Chopper Deals

[more...](#)

more important. Many times, those gifts may cost little if nothing. And of course, if you are creative, you may make a better present with your skills than you could buy. A plateful of brownies or a handmade scarf are often more memorable than an overpriced gift basket or a gift card that has little meaning."

Amen to that, and very Merry Christmas to you all!

Kat's Money Corner is posted on Dollars & Sense every Tuesday. Kat Hnatyshyn, when not blogging or caring for her little one, is a manager with CommunityAmerica Credit Union.

For more financial chatter, click <http://twitter.com/savinmavens>"> here.

Posted on Wed, Dec. 21, 2011 11:36 AM

Share Email Print

DAILY DEALS (UP TO 90% OFF) IN YOUR INBOX
dealsaver Sign up now
 Get *The Star* now for only **\$1.25/week** + tax
 Click here for this special offer >

Like

Add New Comment

Login



Type your comment here.

Real-time updating is **enabled**. (Pause)

Showing 0 comments

Sort by newest first

M [Subscribe by email](#) [RSS](#)

Online Business
 #1 Online Business Opportunity 3 years running. No MLM, No Gifting
 MyOnlineBizOp.com

Online Business Systems
 Full or Part Time - Work from home on your schedule - Be your own Boss
 ww.shannonb12.theonlinebusiness.com

Gold Stock to watch
 The best gold stock to watch this week!
 chicagofinancialtimes.com/SAGE

[Terms of Service](#) | [Privacy Policy](#) | [About our ads](#) | [Copyright](#)



Catering Supervisor
 Sodexo William Jewell College

Sales Associates
 Gold Stash Jewelers

Patrol Officer
 Kansas City, Kansas Police Department

Apartments Maintenance Tech

Campaign Jobs
 Grassroots Campaigns, Inc.

Litigation Secretary

[View More](#)

THE MOST

Read	Commented
Man charged with burglarizing home of Chiefs player McCluster	
Oswalt may be willing to sign for one year	
Chiefs linebacker Hali focuses on pass rush	
Snyder won't let success change recruiting approach	
Yuni's back: Royals sign Betancourt to one-year deal	
Northland woman accused in multiple robberies	
Slick spots surprise KC commuters; numerous crashes reported	
MU tries to reverse its fortunes in bowl games	

HOME	NEWS	SPORTS	BUSINESS	LIFESTYLE	ENTERTAINMENT	OPINION	PROMO
Columnists	Columnists	Columnists	Columnists	Columnists	Columnists	Columnists	Place an Ad
Blogs	Breaking News	Chiefs	Announcements	Food	Ink	Editorials	Jobs
Obituaries	Nation & World	Royals	Consumer News	House & Home	Horoscopes	Letters to the Editor	Cars
Weather	Politics	Sporting KC	Technology	Faith	Comics		Real Estate
Traffic	Lotteries	KU	Workplace	Star Magazine	Games		Rentals
KC Pets	Neighborhoods	K-State	Star 50	Travel	Movies		Classifieds
Community Faces	JoCo	MU	Stocks	Health	Music		Shopping
Forums	Info Central	High Schools		Celebrations	Performing Arts		
About The Star	News Projects	Stats		Dear Abby	Calendar		
Video		Outdoors			Star TV		