



**Solid Rock Financial Ministries
Presents:**

Saving Money for Christmas 2010

Ideas on how to keep Christmas gift
giving affordable.

It's time to start thinking about Christmas gift giving . We present this book to you in hopes that you can find ideas on how to save money at Christmas and enjoy the season of Christmas for the right reason. Jesus Christ, our Lord and Savior was born on this day. Let us rejoice!

A little background on how this book came to be. All my life, I have felt that Christmas misses the point. From early childhood, it was about, what great gift did I get this year. It didn't matter the church setting, it was what Santa brought. Did I get the Red Ryder BB gun? One year it was a yes from my grandfather. However as I got older, I quickly realized that Christmas has become to commercialized. I have seen the best and worse in people at Christmas time, and have experienced the crowds.

In 2009, the average household spent over \$740 on Christmas gift giving. Forecasts for 2010 is that we will spend an average of \$715 per household this holiday season. This doesn't mean you have to. The single best idea anyone can give for saving money at Christmas time is: Set yourself a strict budget and stick to it, otherwise you may end up buying anything and everything in sight. This year, my wife and I have set a budget at \$200 or less.

In 2006, I started an idea to write a book that would give the readers ideas on how to save money at Christmas time. I then contacted the readers of the newsletter, and your ideas are what made this book possible. In 2007, we published our first book, and now in 2010, we are publishing our fourth edition.

All ideas in this book came from readers, contributors, and other friends of the ministry. Happy Holidays and Merry Christmas!

Sincerely,

Kory Phillips

Wise words from a Friend!

Just say NO to the worlds commercial idea of Christmas. It starts with me. If I have to impress, than I pay the consequence of the true spirit of Christmas. Have family gatherings, food and fellowship.

From Facebook Posts

LOL! I can tell you what NOT to do:

don't make a list. Don't keep track of how much you're spending.

just put everything on credit & worry about how you'll pay come January!

keep buying your kids more stuff than they will ever need!...

buy them everything that they ask for. try to impress people w/the amount of \$ you spend on them. And wait until the last minute to go shopping, so you grab whatever you can find & spend whatever it takes, w/o shopping for a deal.

but...you probably already know not to do THAT! :-)

Pictures

1. For friends: take a picture of you and that friend, enlarge it for a few dollars and put the photo in a desk frame.
2. For Friends and Family: If you have a special photo, go to a local photo shop, such as Walgreens and have the photo put on a coffee mug or t-shirt. If you have a lot of photos, turn the photos into a calendar.
3. For a Neighbor, Friend or Family: On the first day of each month starting in January, take a picture of their home. After you take the last picture on December 1st, take all the pictures to a photo shop and have them turned into a calendar.

In those days Caesar Augustus issues a decree that a census should be taken of the entire Roman world.

Coupons/ Catalogs/ Magazines/ Books

4. Redeem store coupons or promotional items that you have saved up from the Sunday paper or from magazines for money off.
5. Giving coupons of time is a great idea. This person gave her nephews a coupon to spend one afternoon with her husband in his wood workshop making something together. She also gave a coupon to her aunt for the aunt to redeem for an afternoon of “how to use a computer.”
6. Another person gave a coupon to a single mother for “free night of babysitting.” The single mom loved it.
7. For a romantic, heart inspiring gift, give a book to your spouse with all the reasons why you love them with corresponding pictures from your pictures or from magazines.
8. One of our internet readers sent in, “Over the year, I watch for good recipes in magazines, newspapers, and the internet. I take the most popular recipes (8 to 10 recipes) and put them on my computer. I create a small book entitled “Sherry’s 2008 Recipe Book.” I use construction paper or fancy paper for the front and back, use a colorful yarn to bind it. My relatives love it so much, that they have started asking for it in the summer, and it has been a yearly expectation.” Our reader noted she had been doing this for over 10 years.

(This was the first census that took place while Quirinius was governor of Syria.) And everyone went to his own town to register.

Internet

9. All year long, www.christianbooks.com has great books specials. My husband buys books with most at less than \$5 per book from their bargain bin.

11. Several websites offer low cost internet sales such as pcyardsale.com and freecycle.com.

12. Check out the website www.woot.com. Even if you don't buy something, the articles are worth the time.

13. Websites such as [ebay](http://ebay.com), overstock.com, etc offer great prices on all things that you or your kids may want.

PLEASE NOTE: Websites listed in this publication were provided by our readers and have not been independently verified by nor endorsed by Kory Phillips or Solid Rock Financial Ministries. Use of the internet for commerce with caution and at your own risk.

So Joseph also went up from the town of Nazareth in Galilee to Judea, to Bethlehem the town of David, because he belonged to the house and line of David.

Gift Baskets

14. Find an inexpensive basket at a hobby store or discount retailer. Fill the basket with small boxes of pancake mix, small bottle of syrup, small coffee packages that you can get at any grocery store, and a package of little jars of jam. Add a note about breakfast and wrap it up.

Other ideas for items in a gift basket:

Candy/ Cookies/ Candles

15. On a Sunday afternoon after Thanksgiving, my wife likes to bake cookies, candies and other things. She invites friends and family to join her, and puts the cookies and candies into small tins that she collects throughout the year and hands them out to neighbors.

16. Home made candy is something that is fun and cheap to do for the holidays! Everyone loves candy! You can make expensive candy at home for a cheaper than store bought candy in a box. One thing that is fun about making homemade candy is your can make a variety of different kinds that people enjoy.

17. Over the summer, check out the summer celebrations and county fairs. There are normally people there that sell scented candles or home made soaps very cheap.

18. A great idea especially if you have kids and want them involved. Buy candle making supplies at a hobby store and make handmade dipped candles. Dipping candles is easy and fun. It's a creative way to involve the children. Parental supervision is required as the wax is hot.

He went there to register with Mary, who was pledged to be married to him and was expecting a child.

Miscellaneous Ideas

19. If you are trying to find something for someone who likes history, check out a local historical society. They sometimes low cost memberships and things that would appeal to a history buff.

20. Check out annual memberships at museums, clubs and other organizations that a person might like.

21. If you pass out Christmas lists, the earlier you get it, the easier this is. That way the person can watch for those items to go on sale either in the stores or internet specials.

22. Sometimes at the malls and box stores, you can buy perfume gift sets that come with a small gift. Buy the set and you have multiple gifts.

23. This family makes a game out of giving. They have a large family and instead of getting five gifts, they instead buy one gift that anyone in the family would enjoy. They then make a game out of who gets whose gift. They have so much fun each year coming up with the game and gifts that they truly enjoy the joy of the season.

24. This idea came from a friend who has been married for over 39 years. Over the years her husband had bought her jewelry. Nothing expensive, but things like birthstone rings, anniversary rings and things like that. A few years ago, I decided that I really only need to wear one ring, my wedding ring. I thought why wait until I die to give my other rings to someone. So for Christmas, I gave each of my daughters a piece of my jewelry with a note that their father had given to me and on what occasion that it was given.

While they were there, the time came for the baby to be born, and she gave birth to her firstborn, a son.

25. A daughter took all of her father's pictures from childhood through adult, wedding, etc. She had the pictures scanned into their computer, set it to music and created a DVD of her father's life.

26. A great idea for sharing a Christmas present with a needy family and also share joy with your friends or family, think about buying a goat, a heifer, or something like that through: Heifer International, Compassion International, World Vision or World Hope. Then send a card to your family to let them know that you had bought a goat for someone in need in their name. It's pretty special.

27. In an extended family, instead of buying gifts for everyone, they only buy gifts for the children.

28. For moms and dad, discuss prior to Christmas, should we buy ourselves one large present (like a TV or a dryer) or exchange gifts? Don't do both.

29. If you have a vacation coming up in the near months, instead of buying gifts use the vacation as the gift to each other. Then under the tree put information or vacation brochures as the gift.

30. I have several employees and instead of buying gifts for them, I contribute to a local charity in their name. The contribution gives a Christmas food basket to people who are considered working poor.

31. Dollar stores, Big Lots, Salvation Army, and Goodwill stores have nice things for low dollars.

She wrapped him in cloths and placed him in a manger, because there was no room for them in the inn.

32. My family likes to share plants that we have. If you have one special plant that can be broke up, split it up, put it into a decorative pot and give it away as a gift to someone who likes plants.

33. Games as Christmas is always fun. Several people talked about the white elephant Christmas games. Bring a gift to the party under a designated dollar. Use your imagination. At the end of the night, vote to see who was the most creative person. We generally limit to \$5 or less. It's amazing to see what people can come up with for \$5.

34. Every Christmas, we try to find one special gift that we can give to as many people as we can. Usually it's gift that we can give to fiends like a good book, a specialty teas or coffees, bath products, hand-knitted scarves or a seasonal ornament.

And there were shepherds living out in the fields nearby, keeping watch over their flocks at night.

Quick, Easy and all for under \$10.

- 1. Gourmet coffees with a personal coffee cup**
- 2. Pound of pistachios**
- 3. Child's artwork, framed**
- 4. Journal with special inscription inside**
- 5. Teacup with box of herbal tea**
- 6. Deck of cards and book of card game rules**
- 7. Homemade cocoa mix in a pretty jar**
- 8. Collage of special photos**
- 9. Gel pens and pretty stationary**
- 10. Bottle of sparkling cider**
- 11. Home baked bread, include recipe**
- 12. Disposable camera or rolls of film**
- 13. Basket filled with deli cheese and fruit**
- 14. Craft supplies**
- 15. Holiday serving bowl or platter**
- 16. Pretty basket filled with special jams or mustards**
- 17. Decorative napkins and napkin rings**
- 18. Fancy chocolate bars tied with a ribbon**
- 19. Gardening gloves with a plant or flower seeds**
- 20. Photo album, hand decorated is even better**
- 21. Makeup tote**
- 22. Prepaid photo developing envelopes**
- 23. Homemade cookie mix with instructions for baking**
- 24. Variety of bread mixes**
- 25. Special coffee cup filled with candy**

An angel of the Lord appeared to them, and the glory of the Lord shone around them, and they were terrified.

26. Fancy magazines tied together with a pretty ribbon
27. Gourmet popcorn and flavored oil
28. Locally made barbeque or steak sauce with basting brush
29. Pancake or waffle mix and a bottle of real maple syrup
30. Movie theater gift certificates
31. Board games
32. Jar of sourwood or pure honey with biscuit mix
33. Note cards and book of stamps
34. Picture frames, buy them on sale!
35. Specialty cookbook
36. Pretty glass jar filled with candy
37. Collectible sports cards
38. Muffin mixes with muffin pan
39. Books, there are still a few for under \$10
40. Set of dish towels and dish cloths
41. Nail polish kit
42. Pretty night shirt
43. Basket filled with kitchen gadgets
44. Video rental gift certificates
45. Pepper mill and fresh peppercorns
46. Handwritten copies of your favorite recipes
47. For the pets, gourmet dog biscuits or cat treats
48. Baking pans and supplies
49. Prepaid long distance phone cards
50. Small clock or radio
51. Pretty box for keepsakes
52. Colorful Post-It notepads
53. Address book

But the angel said to them, "Do not be afraid.

54. Christmas ornaments
55. Puzzles
56. Blank video, DVD or cassette tapes
57. Sewing supplies
58. Flashlight with batteries
59. Favorite passage embroidered on a nice handkerchief
60. Makeup brush set
61. Expensive socks, still under \$10

Gifts in a jar are fun to make and cheap to give. Grab a case of jars and give one of these jar recipes a try:

Food Gifts in a Jar

- Bean Soup Mix
- Blonde Brownie Mix
- Blueberry Muffin Mix
- Butterscotch Sauce
- Brownie Pie Mix
- Caesar Salad Dressing Mix
- Candied Pecans
- Caramel Sauce
- Chocolate Applesauce Bread in a Jar
- Chocolate Chip Cookie Mix
- Chocolate Covered Raisin Cookie Mix
- Chocolate Crunch Mix
- Chocolate Sauce

I bring you good news of great joy that will be for all the people.

Chutney Recipes
Cinnamon-Oatmeal Pancake Mix
Dark Chocolate Sauce
Fruit Butter Recipes
Fruit Conserve Recipes
Granola
Homemade Maraschino Cherries
Italian Salad Dressing Mix
Jam Recipes
Jelly Recipes
Kentucky Pie Mix
Marmalade Recipes
Nine Bean Soup Mix
Oat Bran Muffin Mix
Peanut Butter Cookie Mix
Pickle Recipes
Pudding Mix
Raisin Crunch Cookie Mix
Ranch Salad Dressing Mix
Salsa Recipes
Shortbread Cookie Mix
Snickerdoodle Cookie Mix
Starlight Surprise Cookie Mix
Thousand Island Salad Dressing Mix
Vanilla Sugar
White Chocolate Chunk Brownies Mix
White Chocolate Oatmeal Cookie Mix
World's Best Bean Soup Mix

Today in the town of David, a Savior has been born to you; he is Christ the Lord.

Drink Gifts in a Jar

Cafe Bavarian Mix
Cafe Mocha Mix
Cafe Vienna Coffee Mix
Cappuccino Mix
Chai Tea Mix
Flavored Coffee Creamer
Mulling Mix
Russian Tea Mix
Toffee Coffee Mix
White Hot Chocolate Mix

Beauty Gifts in a Jar

Bath Gel
Bath Salts
Cinnamon Swirl Coffee Scrub
Herbal Body Powder
Homemade Bubble Bath
Lavender, Vanilla and Honey Scrub
Manicure in a Jar

Home Decor Gifts in a Jar

Baby Food Jar Candles
Jar Candles
Scrapbook in a Jar
Snow Globe
Snowman Candy Jar

This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger."

Ideas for children still under \$10.

- 1. Crayons:** Have a bunch of crayon stubs that are too small for your kids to hold onto? Don't throw them out! Instead, recycle them into big, chunky crayons that are just the right size for little hands. Pair them with a coloring book, and you've got a complete gift for \$1.
- 2. Denim Pocket Purse:** The back pockets are often the prettiest part of a pair of jeans, sporting intricate embroidery and sometimes even delicate sequins and beads. Use them to create a denim pocket purse for a lucky little girl.
- 3. Felt Board:** Felt boards sell for big bucks, but they don't cost much at all to make. Round up a bit of felt and cardboard, and create a homemade felt board in thirty minutes or less. You can even create a felt person that resembles the recipient – too fun!
- 4. Treasure Soap:** Surprises are big fun when you're little. Hide a small trinket inside a bar of homemade treasure soap, and you've got a cheap and memorable gift that'll be fun to the last wash.
- 5. Popsicle Soap:** Popsicle-shaped soap is kid-cool and cheap too. Pick up a pound of glycerin soap, and melt your way to the perfect gift.
- 6. Denim Pocket Quilt:** Turn your old jeans into a snuggly-warm denim pocket quilt for a special kiddo in your life. The pockets are perfect for stashing stuffed animals and all of those other kid treasures, and the price tag is pretty perfect too – just a \$1 or two for thread.
- 7. Safety Pin Bracelet:** A bracelet made out of safety pins is just the thing for a budding fashionista – and budget-friendly to boot. Create one of these show-stoppers for \$1 or less.
- 8. Sweater Mittens:** Dig an old and seldom-worn sweater out of your closet, and turn it into a snuggly-warm pair of sweater mittens for a lucky little kiddo. Then, make a pair for yourself too – you'll have plenty of fabric to spare.
- 9. Jean Skirt:** Transform a pair of holey jeans into a hip new jean skirt for a little girl or teen on your gift list. Estimated project cost: just over 50 cents.
- 10. Snow Paint:** Put together a snow paint kit, and you'll be giving the gift of snow day fun.

Suddenly a great company of the heavenly host appeared with the angel, praising God and saying,

“Glory to God in the highest, and on earth peace to men on whom his favor rests.” Luke 2:1-14.

From our families to yours, Happy Holidays and Merry Christmas