12 Habits for Well-Being: Spend with Savvy

Goal: Allow for gift giving and charitable donations without putting a strain on your budget.

Stretching our dollars can often times be a challenge, remarks Shannon Sullivan, Operations Specialist-Education. When budgets are tight, it may lead to less money being designated to certain categories. Those categories may include gift giving and charitable donations.

While these spending categories seem like the logical place to cut expenses, these areas may provide us with happiness and enrichment. With just a little additional planning and creativity it is possible to have your financial needs met while giving to others too.

To do this, think of savvy ways to spend your money while practicing generosity, such as taking advantage of a buy one get one free deal by buying with the intent to stock your kitchen as well as the local food shelf by giving away the second item. Additionally, when making online purchases, check to see if the company you are ordering from offers to donate a percentage of your sale to an organization of your choice. Find out if your favorite charitable organization has products for sale, and make gift purchases through them. You’ll be helping the organization and giving a thoughtful gift. Remember time is just as, if not more valuable than money. Whether it is knitting a scarf or helping to do yard work, those gifts will be most appreciated. All it takes is intention to be present in the moment, to pause and recognize other people around you. If we could challenge ourselves to do one of these acts once a week, how much better would our community and society be? Imagine the possibilities and how it not only positively affects the receiver but probably the giver even more. Let’s commit to our overall health by making someone else’s day that much brighter! It can start a ripple effect that will add joy to all our lives.

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- Shannon Sullivan, Operations Specialist-Education

Use these quick tips to make it a habit to Spend with Savvy:

- Use “points” from store loyalty cards to purchase items for gift giving.
- If you receive a gift card as part of a promotional sale at a store, consider saving it to purchase gifts at a later time, or donate.
- When upgrading with a credit card or other promotion, consider referring a friend to receive the same deal or promotion.
- Check out local donation drives, such as toy drives during the holiday season.