Ease the Holiday Pinch with a Gift Budget

Shopping for gifts doesn’t have to lead to financial stress. Learn how to budget your holiday gift spending, and make this the year that you finally come in on (or under) budget.

List whom you want to shop for. List everyone whom you plan to shop for (friends, relatives, teachers, pets, etc.).

Determine how much you can afford to spend. Review your finances to determine how much you can afford to spend on gifts. Set this figure as your overall holiday gift budget.

Divide your gift budget among the people on your gift list. Decide how much you would like to spend on each person. Total up the expected spending and make sure it does not exceed your budget. Rework your figures as necessary.

Brainstorm gift ideas. Go through your list and jot down gift ideas that fall within the budget range you’ve set for each person.

Track your spending throughout the season. As you purchase gifts note their actual cost, and then calculate how much over or under budget you are with each one.

Tweak your budget to cover any instances of overspending. Don’t panic if you overspend on a gift; just scale back your spending on another gift to make up for it.

Additional Tips:
- Don’t be afraid to make changes to your budget.
- Hang on to a copy of your gift budget after the holidays are over; it’ll be helpful in planning next year’s budget.

Erin Huffstetler, About.com

3 Convincing Reasons to Quit Smoking

The 2009 Great American Smokeout is November 19th and if you are still smoking you are probably thinking, “Oh no, here we go again.” You probably haven’t found a reason to quit or you would have stopped by now. Maybe one of the following new research suggestions will be an incentive for permanently putting down the butts.

To protect your pet’s health. A study published in Tobacco Control found that 28% of pet owners said information about the harmful effects of secondhand smoke on their pets--exposure has been linked to cancer, allergies, and respiratory problems--would motivate them to try to quit. Nonsmokers living with smokers said that kind of information would prompt them to ask their cohabiter not to smoke indoors. Next up is a follow-up study to see if the people actually quit or changed household policies.

To get some cash. Pay people enough to quit, and they may actually do it, says a study published in the New England Journal of Medicine. This study whose subjects were 878 workers at GE were offered up to $750 for remaining abstinent for nine or 12 months. 14.7% of the people in the incentive group had quit compared with 5% of the people who received only information about smoking-cessation programs.

Because of an “aha” moment about your health. Smokers recently diagnosed with stroke, cancer, lung disease, heart disease, or Type 2 Diabetes were more than three times as likely to quit as those with no new diagnosis, according to a study published in the Archives of Internal Medicine. Don’t wait for a major disease to persuade you to quit.

For more information on the Great American Smokeout go to www.cancer.org.


To Do: EAT AN APPLE (or three…)

According to Maoshing Ni, PhD, author of Secrets of Self-Healing, crunching three apples a day for 3 months could help lower cholesterol by as much as 20 points.

RealAge

Freezer Feast

With the holidays just around the corner, visit this informative website to find out how long leftovers will last in your refrigerator or freezer. Search by food or category (including produce, dairy, meat, and condiments). You’ll also find answers to other food-safety questions, like “Is it OK to eat chicken that’s been frozen for over two years?” (Answer: Yes!)

Women’s Health