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How I avoid Yuletide debt

Beverly Goldsmith

with audio by the author

In Australia, the countdown to Christmas Day has begun. It's summer here in the Southern Hemisphere and the holiday season is traditionally hot and sunny—prime beach weather.

And although it's only November, Christmas sales are already up Down Under.

Advertising pressure, keeping up with the Joneses, giving the biggest and the best, all fuel the urge to spend what we have—and, sadly, what we don't have. Maybe that's why so many people in Australia get into credit card debt over Christmas—a Liberty Financial survey found that Australians spent a whopping A\$13.7 billion (US\$10.7 billion) on plastic during December 2003.

What could I do to get out of the debt spiral?

I've been down the Christmas credit card debt path myself. I tried taking sensible steps, making a budget and sticking to it. But for all my good intentions, I found this was hard to do. Finally, I conceded that something had to change. I didn't want to overspend on gifts, food and Christmas trimmings anymore. What could I do to get out of the debt spiral? I decided to pray and ask God to help me. Sitting at my desk one morning, I grabbed a pen and paper and waited for inspiration. Gradually, as I calmed my thought and listened for a feeling of peace about buying, these thoughts came to me:

- I can adopt a spiritual approach to spending at Christmas.
- I can pray before I go shopping.
- I can pray before I buy a particular gift. I don't have to feel rushed or pressured to get the gift-buying done in a hurry.
- I can feel inspired about what to buy for friends and family. I can think more about their likes and needs and not feel competitive about buying expensive gifts.
- Once I know *what* to give, I can know why I'm giving it. I can remind myself what Christmas is really all about.

As I re-read what I'd written down I decided to compose a prayer. It went something like this. "Dear Father-Mother, You are the Giver of all good to Your children. You don't impose financial burdens on us. I know that You're caring for me, and everyone. Christmas is not about money, rivalry, or one-upmanship. It's about love, peace and goodwill. These come from You. As you made me in Your image, I can express these more in my life. I know that You are here with me."

I paused in my prayer and then went on. "Dear Guiding Presence, I will listen for Your direction. I can give from right motives. I can put more thought into my gift-giving rather than relying on impulse-buying. Neither You, nor my family and friends, are asking me to get into debt or to impress them with expensive gifts. Nor is it a case of the bigger the present, the bigger my status and worth as the giver. You are the source of my worth and of intelligent decision-making."

A summer orange was a very special gift.

As I prayed in this way, a question popped into my thought. I asked myself, "Okay, what could you 'give' if you didn't have much money to spend on Christmas gifts?"

I recalled a family story my grandmother once told me. Each Christmas, she and her siblings received a penny and an orange. I remembered how appalled I'd been at the thought of those children receiving what I considered to be a very paltry gift. It was some years before I realized that if you celebrated Christmas in the wintry depths of Scotland, as they did, a summer orange was a very special gift.

I realized it isn't the size of the gift that's important. Christmas is about showing people you love and care for them. There

are many ways of expressing love—spending extra time with someone, cooking a meal, offering to garden for them or taking them for a drive to see the neighborhood Christmas lights. Or taking the time to purchase a meaningful and thoughtful gift.

I'm enjoying the holidays stress-free now. I don't rush out to frantically shop. And I've stayed out of credit card debt. With God's help I've become a responsible giver—and spender—during Christmas.

Beverly Goldsmith is a contributing editor for the spiritually inspiring magazines, the Christian Science Sentinel and The Christian Science Journal.

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