

Boxing Day

Survival Kit

How to survive the week without overspending

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Buy yourself happiness, not just stuff

Retailers are really good at getting you to spend your money. It is not just you, it is me, your neighbours and everyone else that they target. On Boxing Day, they will promote big ticket items because they provide the most significant discount. This creates excitement and the feeling that if you let this opportunity pass you will never see an opportunity like this again.

It is so easy to spend because we want something. You work hard and should be able to enjoy your money. Spending on your wants should bring you joy, happiness, more time, and memorable experiences. We all have a finite amount of money so when we spend it, we should focus it in the areas that matter most to us. Boxing Day sales usually just take our money without providing the joy we should demand.

This Boxing Day Survival Kit is designed to focus your Boxing Day spending on what matters most to you so you can consciously say 'No' to those items that don't bring you enough happiness in return.

Since the goal is to remain on track for your 2018 goals it is vitally important to have firm ideas as to what your goals and dreams for 2018 are. Goals can be achievements, experiences, motivations, milestones, can be relationship goals, health goals or it could be something you really want. A goal is something you identify and work out a plan as how to accomplish it. For a vacation goal, a number of things have to come together like getting the time to go, making all the arrangements and most importantly saving for the expense of the vacation before going (so you don't have debt as your biggest vacation memory).

Goals for 2018

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

List those items below you wish you had.

As you receive gifts, check off those items you may have received.

WISH LIST		A	B	C	D
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

A. Will this item save me time or make me more efficient?

If this item can save you time so you can do more of what you want, then I would think it is a wise purchase, even if it were not on sale on Boxing Day. Ideally, such an efficient item would be saved for a head of the purchase. If you are using debt and not savings to purchase this item, you'll have to make sure the deal is that good or that it makes you that efficient that it is easier to pay that debt back in a short period of time.

B. Will this item help me towards my goals for 2018?

Refer back to page two and your goals for 2018. Will this item on your list help you achieve any of these goals?

C. I have room for this item in my home?

Do you have to remove something from your home to make room for this item? Is this new item more important than what you have to remove? Will finding a place for this item cause you any stress or difficulty (or anyone else in your home)?

D. I have budgeted for all ongoing costs to support this purchase?

Items often have additional costs, especially big ticket items. Video game systems are one of those items. You purchase the system but you may have to purchase an additional controller. If you want to play online, there could be a subscription. Each game costs money. Hot tubs also have a lot of ongoing costs. Electricity, chemicals, filters, pumps, heaters and water are constantly costing money.

Your shopping strategy

Hopefully all the items on the following pages are items that you had on page three. If you are interested in purchasing that item and found it on sale for Boxing Day then you may add it below. If the item you want to purchase did not make it on the list of page three then do you really need it? Are you purchasing it because you need and want it or

because you are chasing the thrill of getting a good deal? For the following retailers list any gift cards or any items you received as gifts that could be returned to those stores to help you reduce the cost of your Boxing Day sale purchase. If you do go online or to a store consider the following tips:

Take public transit—it will keep you out of busy parking lots and keep you from buying large ticket items that you cannot transport home.

Go with cash—leave all credit and debit cards at home. If shopping online, really limit your purchases to what is on the following pages (takes a lot of discipline).

RETAILER/STORE:

ITEMS ON SALE FOR PURCHASE

SALE COST

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
Sales Tax	\$ _____
Value of Store Gift Cards	\$ _____
Value of Store Items to return	\$ _____
Total Amount Needed for Purchase(s)	\$ _____

RETAILER/STORE:

ITEMS ON SALE FOR PURCHASE

SALE COST

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Sales Tax

\$ _____

Value of Store Gift Cards

\$ _____

Value of Store Items to return

\$ _____

Total Amount Needed for Purchase(s)

\$ _____

RETAILER/STORE:

ITEMS ON SALE FOR PURCHASE

SALE COST

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Sales Tax

\$ _____

Value of Store Gift Cards

\$ _____

Value of Store Items to return

\$ _____

Total Amount Needed for Purchase(s)

\$ _____