Thanksgiving on a Budget

With Thanksgiving right around the corner students may be wondering how they will finance their dinner without breaking their bank. A lavish Thanksgiving might not be on the table this year, but we can and still should feast. Our creative and practical tips will help you extract the most from your money and feed your family and friends very well.

Here are our money saving tips:

Go for What’s in Season
- Buy produce in season, and you will get much more for your money.
- Farmers’ markets should have huge quantities of what is in season.

Buy a Supermarket Bird
- Supermarket turkeys can be fine alternatives for around $2 a pound.
- Brining (Brining is similar to marinating, but is primarily focused on moistening the meat as opposed to adding flavor) will add flavor and improve texture in even the least expensive birds, all for about $2.29 for a big box of kosher salt, an ingredient that can be used to season the rest of the meal.

Start From Scratch
- To cut costs and ensure the tastiest of feasts, make your own pie crust, cranberry sauce, and gravy rather than opening up a box or can.
- Instead of paying $8 for a single loaf from an artisanal bakery, bake up some dinner rolls with yeast, butter, and flour for a little over $7.

Know When to Buy Canned or Frozen
- Some canned and frozen foods are fine alternatives to fresh. Canned pumpkin is one of the great American ingredients, and the generic brands are as good as premium labels.
- Frozen vegetables can be both superior to and cheaper than out-of-season fresh ones.

Make It a Potluck
- Don’t be embarrassed to ask for help. People are happy to pitch in and bring a dish or two, and potlucks are trendy right now.
- Be open about suggesting side for others to bring.
Giving Back—Volunteerism

It is that time of year again. Thanksgiving, the time of expressing thanks. We make fabulous dinners with turkeys, stuffing, mash potato, so many types of foods. We neglect to think about others during this holiday but that all can change! What a better way to do it than by volunteering! There are so many things that you can volunteer for. Here is a list below on what you can do.

- **Lanakila Meals on Wheels Thanksgiving Dinner to Go**
  - This program is a meal service for seniors. They bring nutritious meals and all of the volunteers help the seniors have their independence and stay in their own homes. During Thanksgiving, they provide special meals for all the seniors. They prepare Roast Turkey, Mashed Potato with Gravy, Stuffing, Cranberry Sauce and so much more. If you would like to volunteer you can go to their website: [https://www.lanakilapacific.org/volunteer/](https://www.lanakilapacific.org/volunteer/)

- **River of Life Mission**
  - This program is to help anyone that needs help whether they are homeless, the elderly, even the addicted. They provide many options like: using their facilities to shower, or even use the bathroom, receive meals, get clothing and even get help from a social worker. During Thanksgiving, the River of Life Mission provides grocery boxes for families and they have meals served in their facility in Chinatown. If you want more information or want to volunteer you can visit: [http://riveroflifemission.com/volunteer_form/](http://riveroflifemission.com/volunteer_form/)

- **The Salvation Army**
  - This program ensures that no one goes hungry. They prepare a lot for Thanksgiving hold annual Thanksgiving Dinners around the islands. They have their 43rd Annual Thanksgiving Dinner at the Neal Blaisdell Center and also a Thanksgiving Fund Drive that helps feed Hawaii’s needy families this Thanksgiving. For more information: [https://volunteer.usawest.org/OpportunityListPage.aspx](https://volunteer.usawest.org/OpportunityListPage.aspx)
  - [https://donate.salvationarmyusa.org/hawaii/2013/usw-hi-thanksgiving](https://donate.salvationarmyusa.org/hawaii/2013/usw-hi-thanksgiving)

Giving back is a rewarding experience. We hope that you will want to help a family in need and spread the Thanksgiving joy!

Winter Break (activities) on a Budget

It is that time of year when you want to enjoy your winter vacation, have fun, and not have to worry about school; however, the thought of having to spend money in order to have fun does not seem all that appealing. There are many low-cost or free activities you can do but still have fun with your family and friends. Listed below are some winter break activities you can do but still manage to save money:

1. Ever wanted to build a gingerbread house but felt that it would be too expensive to make? In actuality, you can buy a gingerbread kit at your local store (e.g., Walmart) or you could make it at home. There are many online recipes and steps of how to go about making your own gingerbread house.

2. Since Hawaii does not experience winter like other places in the U.S., going to the beach is always an option! There are many different beaches on the island you can go to. If you are looking to go to a beach that is close to a shopping mall, Waikiki Beach or Ala Moana Beach would be a good place to start. Lanikai Beach located in Kailua is one of Hawaii’s most picturesque beaches. You can do many activities such as snorkeling, sailing, and windsurfing. The setting is also perfect for sunbathing and relaxing with friends.

3. Have you ever considered whale watching? From December to May, you may be able to catch a glimpse of the humpback whale near the southern seas of Oahu. Whales come to Hawaii every year to breed and give birth to new calves. Some of the places you can go to are Hanauma Bay, Makapuu Lighthouse, and along the seaside near Leahi (Diamond Head).

4. If you are planning to stay on the islands during the holidays, why not consider going to the Honolulu City Lights Parade? The opening night is on Saturday, December 6, 2014 at Honolulu Hale (530 South King Street). The program begins at 4:00PM and ends at 11:00PM. For more information, visit their website at [www.honolulucitylights.org](http://www.honolulucitylights.org).
Christmas Decorations on a Budget

Christmas is a time of giving, receiving, and sharing precious moments with family and friends. While it is a time of happiness, it can be a burden on your wallet. From gifts to feasts to decorations, the cost of a perfect Christmas can quickly add up and leave you swimming in a pool of debt. So how can you save funds without your gift giving and meals suffering? Creating homemade Christmas decorations! Here are some DIY Christmas decorations.

**Hot Cocoa Mix Ornaments**

These are creative Christmas ornaments you can hang on your Christmas tree or a gift you can give to your family and friends. All you need is clear plastic ornaments and a variety of different cocoa mixes. To add some personal touch, pick up some marshmallows and sprinkles.

**DIY Door Decorations**

Here is an easy and quick way to decorate your home on a budget. You can purchase gift-wrapping paper and wrap the front of your door to make it look like a gift. You can also add some ribbons and lights.

You can decorate each door in your home and make each one unique and creative.

**Mason Jar Candle**

A candle, mason jar, Epson salt and red ribbons make the cutest centerpiece on your table. The candle can be replaced with an electric candle and some cranberries can be added for some personal touch. It’s a cute and cheap way to give your home a Christmas feel.
Control your Debt during Holiday Shopping

The holiday season is just around the corner! Unfortunately, your diet is not the only thing that’s hard to stick to, but also sticking to a budget and not racking up debt on your credit card. Holiday decorations, gifts for each of your family and friends, and food preparations can add up to a lot of spending. And if you don’t have a lot put away in your savings, it’s really tempting to charge all your expenses on your credit card.

But you shouldn’t just lock up your credit card. With a few simple tips, you may even get more bang for your buck with your credit card, but that’s only if you know how to use your credit card wisely this holiday season. So, here’s how:

• **Keep a budget.**
  • One of the reason why most people lose track of their sending is because money is not coming out of their own savings, but instead out of their credit card, which they do not have to pay for until their billing period. Don’t let your credit card spending get out of control. Be sure to keep tabs on what you’re spending your money and how much you’re spending. You can keep tabs by either writing it down but if you aren’t great with writing things down, download an app to help you track your spending.

• **Think before you actually swipe.**
  • Yes, you can definitely earn rewards by using your credit card to shop for the holidays and if you didn’t save up enough money, you can certainly spread out your spending with your credit card. But that doesn’t mean you should automatically pull out your credit card when you’re ready to buy.
  • Make a habit of thinking twice before you actually swipe.
  • To make it even easier for you before you go shopping for gifts, make a list. By making a list before you head to the mall will help you pick out what you need quicker and get out of there before you buy something unnecessary.

• **Shop early and wrap it up.**
  • I know it’s very tempting to wait until the last minute to shop for gifts because by doing this, you’ve probably missed all of the good deals. You’ll end up spending a lot more if you wait until the last minute. Don’t fall into this trap! Instead, set a goal to actually finish your holiday shopping two to three weeks before the holidays. I know this might seem odd, but shopping earlier and more thoughtfully keeps your spending under control and makes the holiday season more relaxing and enjoyable for everyone.

• **Take advantage of the holiday rewards.**
  • During the holidays, many credit card companies roll out their rewards. Also, other credit card companies are catching up on this trend for the holidays, so if you’re thinking of applying for a new credit card, maybe during the holiday season is the best time to get one. You may be surprised of the deals you’ll find during the holiday season.

These are just a few steps you can follow to help you keep your debt down for this upcoming holiday season. Remember to shop smart and you will sure have an enjoyable holiday season!
Shopping on a Budget-Holiday Edition

The Holiday season is just around the corner. Black Friday and Cyber Monday always seem like the perfect time to purchase gifts for loved ones, but are they really deals? Or are they just deceitful ploys for companies to cash-in on consumers? As college students we struggle with affording basic necessities, let alone buying gifts. However, we are able to balance our generous hearts with our modest wallets when we budget our money wisely. You can do so by following these five simple steps to shopping on a budget during the holiday season:

1. Set a Budget
   - Think about how much you can afford to spend without dipping into credit card debt.
   - Be realistic on what you can afford with how much you want to spend on others.
   - There are people who we would like to spend more money on, but can you really afford to right now?

2. Make a Gift List
   - Write down whom you would like to give gifts to.
   - Specify how much you are willing to spend per person, considering your total budget.
   - Indicate what possible gifts you could give to them, can any be a more affordable DIY?
   - Prioritize who are the most important to giving gifts to.
     - Don’t feel bad if you can’t afford to get everyone a gift. Think about cheaper gifts that could still be nice, but won’t break your wallet.

3. Refrain from using credit cards while shopping, stick to debit or cash
   - During the holiday season, deals may be going on for “members with department store credit cards,” but the total expense can add up without you realizing how big the bill is rack up to be. It is safer to stick to using money that you already have, to avoid falling into debt.

4. Pre-Shop
   - Check out various stores’ deals to make sure that you are truly getting the best deal for the item(s).
     - Is Black Friday and Cyber Monday truly the best time of the year to buy the item(s)?
   - Compare in-store prices to online prices; keep into consideration the cost of shipping (etc.).

5. DIY (Do-It-Yourself) Gifts if possible
   - DIY Gifts can be simple and generally cheaper.
   - Check out cute and innovative ideas on websites/magazines.
   - Keep in mind your total budget and calculate how much you’d be spending per gift per person.

Keep up with us for information about upcoming events

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