

Radio show host and author, Dave Ramsey, has coined a term “stuffitis.” Stuffitis, as he defines it, is a disease with no known cure where the sufferer has an insatiable desire to accumulate the most “stuff.” **Unfortunately, many of us** come down with a bad case of “stuffitis” around Christmas time. Luke records Jesus’ answer to this malady for us in Luke 12:15, *“Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”* It is critical that we remind ourselves of the real reason for the season.

As you read this, Christmas shopping is in full swing across our land. The mall parking lots are jam-packed and Internet shopping websites are seeing record hits. Even though it’s a joyful time of the year, many people struggle. Their problem – overspending. **Most people give out of** compulsion rather than joy. That’s why shopping for Christmas gifts can be so overwhelming. Listen to what the Apostle Paul had to say on this subject,

*“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver”* (2 Corinthians 9:7).

That verse contains one of the most basic principles of sound money management:

**Good decisions begin with a plan.**

It is critical to have a firm overall spending plan (budget). And, part of that plan should be an expense category for Christmas spending. **You** decide how much you can allocate on an annual basis to spend during the holidays and then fund that category monthly. However much you accumulate in your Christmas account is how much you spend. It’s as simple as that. **You pay cash.** You don’t run up big balances on credit cards. If your Christmas account has \$500 in it, you don’t go out and spend \$600 just because it doesn’t max out your credit card.

Retailers spend lots of money and time enticing us with advertising and displays to buy their products. With the possible exception of deer hunting gear, fancy signs and displays don’t faze me at all when shopping. But for many people those advertising tactics do work and they fall into the trap of impulse buying. You need to decide before you go to the store exactly who you are buying for, what you can spend on each person, and if possible,

determine in advance what you want to buy for each person on your Christmas list. Also, don’t get hung up on trying to spend equal amounts on each person. No one is going to care that you spent \$25 on them and \$35 on someone else. If they do, then that’s something with which they need to deal. **What it all boils down to is that you have a firm budget** and stick to it. This will keep you from spending more than you can afford on Christmas gifts.

Besides the pressure to buy great gifts for people, there is now a more subtle **pressure to make sure your house is decorated enough.** Can you believe how every year there are more and more different things for sale to decorate our homes for the holidays, including the ever-increasing number of those blow-up lawn characters and scenes? Whether we want to admit it or not, there is a certain amount of pressure to “keep up with the Joneses” as it relates to Christmas decorations. **Overspending on decorating the house** isn’t much different from going overboard when buying gifts. There’s nothing wrong with decorating as long as it doesn’t consume you and you don’t overspend. **Set a budget on what you can spend, and once again, stick to it.**

The Christmas season is one of those times of the year where it is very easy to get caught up in the world and its lack of values. While there is certainly nothing wrong with buying gifts for friends and family, **for the believer, Christmas should be about one thing, and that is celebrating the birth of Christ.** If we let ourselves get away from that focus, we can get sucked into believing that we have to buy things to make Christmas a good time. Gifts we buy, no matter how nice, are only temporary, while **our Savior is eternal.** Christmas is the best time of the year to share Christ’s love with others. But, we need to realize that every day for believers is Christmas!

For some it may be too late for this Christmas – you’ve already overspent and maybe run up your credit card balance. If that’s the case, then let this serve as a lesson for you. Make this the last year you get in debt during the holidays. **Make this the last year you focus on the gifts instead of the giver of all gifts!**