

## The “Stuff” Alternative: Why Experiences Make the Best Gifts

Every year after the stressful holiday gift-giving frenzy ends, we’re usually left with a heap of “stuff” we didn’t ask for, don’t know what to do with, and/or don’t really want. Meanwhile, our bank accounts are in acute distress because we’ve overspent on gifts for all the people on our lists. Sure, we all have the best of intentions, but let’s be honest: The traditional gift exchange could use an overhaul. This year, why not shift your gift-giving focus from things to experiences. Experiences are much more memorable, useful, and enjoyable—and often, they’re more in line with our values too.” You can share many holiday experiences with your loved ones for little to no cost, which might be a relief to everyone involved. Even if you do choose to spend money, focusing on “gifting” an experience is often much more meaningful than placing an item in a wrapped box—and it has a more personal touch.

Here are my suggestions for giving your friends and family the gift of experience:

**Bake up a holiday storm.** Spend a morning baking cookies together with your foodie friends. You can focus on old favorites or try new recipes. “After baking, the cookies can be packaged with holiday ribbons, providing the added benefit that everyone goes home with several types of cookies to enjoy or give as gifts,” Cygan says.

**Savor the season together.** Take a drive to look at holiday decorations, attend a holiday concert, visit a museum with a seasonal exhibit, or walk down decorated city streets—whatever you and your family or friends would most enjoy. Get creative as you plan your experiences.

The point is, you’re purposefully taking time to experience this special season together, instead of breathlessly running from obligation to obligation. In the midst of our stressful lives (which—let’s face it—tend to get even more hectic during the holidays)—the gift of time enjoyed with loved ones is invaluable.

**“Give” it forward.** Together with family or friends, choose a local charity or “adopt” a family that is less fortunate. Spend a half-day shopping for food and/or gifts, then wrap them and deliver them. Or volunteer at a soup kitchen, hospital, nursing home, or homeless shelter. Giving your time to others who are less fortunate will help you to focus on gratitude.

Neuroscience research has shown that reward centers light up in the brain when we give to charity. In essence, doing good feels good—and that feeling will stay with you and your loved ones a lot longer than the surprise of unwrapping the latest overpriced gadget or trendy knick-knack.

**Eat with a purpose.** Organize a lunch or dinner with an uplifting theme. I suggest having a “2015 bucket list” dinner: Ask everyone to share their goals for the coming year, then discuss how to help each other achieve them. (And follow through!)

If you don’t want to cook for a group, host a potluck and ask everyone to bring their favorite holiday food—maybe a family recipe from your parents or grandparents. This nostalgic theme can bring back rich memories as you honor loved ones and your family’s heritage.”

**Get creative.** If you and a friend or family member are both creative (or would like to become more so!), make plans to do an art, craft, or home-improvement project together. “You could make holiday wreaths or paint mugs at a local pottery studio, for example,” Cygan suggests. “And every time you use these items in the years to come, you’ll be reminded of the fun time you spent creating them—and of your valuable friendship.”

Make good on “We always said we’d...” Instead of exchanging gifts, do something you and a friend have always said you’d do together—but have never managed to find time for. Note that this event or outing doesn’t have to happen during the holidays. For instance, buying tickets to a summer concert by the band you both loved as teenagers counts!

**Go to class.** Take a cooking class, sewing class, self-defense class, painting class, wine-tasting class—whatever you and the other person would enjoy. “Learning a new skill together is a great way to deepen your relationship with another person. And choosing a class that reflects the other person’s skills and desires is a wonderful way to say, “I’ve been paying attention to what you enjoy and what’s important to you.”

**Become a day tripper.** No matter where you live, Cygan guarantees there’s something interesting within driving distance. Think museums, landmarks, shopping destinations, unique restaurants, wineries, etc. Why not visit one of them with a friend?

Odds are you can even find something free so the only cost will be gas. Even if the day trip you choose is cheesy and ‘touristy,’ and even if it’s something you’ve done before, you’ll still enjoy the time spent together. Be sure to snap photos so you can remember the best parts of your outing.”

**Make them a member.** If a “big” gift is within your budget but you don’t want to spend money on something that will end up gathering dust in a closet, I suggest buying the other person a membership to a zoo, theme park, or museum, or season tickets to the theater, orchestra, or a sports team’s home games.

This gives the person the opportunity to experience something they love throughout the year—to quote a cliché, it’s a ‘gift that keeps on giving. And every time the recipient ‘uses’ your gift, he or she will be reminded of your thoughtfulness and of your relationship.”

**Take care of some chores.** Most of my suggestions have to do with giving or sharing experiences...but relieving someone of an unwanted experience (like cleaning or painting the kitchen!)

works too. If it's in your budget, you could "gift" a repairperson or a maid service, or purchase a gift certificate to a restaurant, for example.

Along the same lines, if you know a family with young children, you could offer your babysitting services for free so that the parent or parents can enjoy a few evenings out. If you have kids yourself, you'll know just how appreciated this gift will be.

**Mark your calendars.** Do you and a friend, despite your best intentions, never quite manage to get together so that you can catch up over a meal? If so, give the gift of time.

Give your friend a 2015 calendar and tell him or her that you want to fill up one afternoon or evening each month with a shared meal, movie, drink, walk, or cup of coffee. Remember, what gets planned gets done—as opposed to those vague 'we should really see each other more often' intentions. You'll both be enjoying the gift of a deeper friendship by the end of next year.

**Laugh together.** Invite friends over to watch (or stream) a funny holiday movie—and make sure to provide cider, hot chocolate, and a bottomless bowl of popcorn. Not only is this more affordable than buying gifts for each person, your friends are more likely to enjoy themselves.

Even better, make this a recurring event. Throughout 2015, ask each person to bring his or her favorite comedy to share with the group. Or institute a theme, like old Woody Allen movies or hit '80s comedies.

All of these experience gifts show that you are paying attention, that you care, and that the recipient is worth your time and consideration. After all, it is our relationships that truly make our lives rich. So this holiday season, invest in people instead of in things to put into a gift box. You might just start your family's new favorite tradition.

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Cygan has contributed to articles and has been quoted in national newspapers and magazines, including the *Wall Street Journal*, the *New York Times*, the *Chicago Tribune*, *Forbes*, *Kiplinger's*, and *Investment News*. She has appeared on TV programs in New York, Seattle, Portland, Phoenix, Minneapolis, and Memphis, as well as on many radio shows across the U.S. She also enjoys speaking on many topics related to money and happiness. To learn more, visit [www.joyoffinancialsecurity.com](http://www.joyoffinancialsecurity.com).

### **About the Book:**

*The Joy of Financial Security: The art and science of becoming happier, managing your money wisely, and creating a secure financial future* (Sage Future Press, 2013, ISBN: 978-0-989-77844-2, \$24.95, [www.joyoffinancialsecurity.com](http://www.joyoffinancialsecurity.com)) is available at bookstores nationwide and from major online booksellers.

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