

### The Agenda

Exercise 5- What's important about spending at Christmas?

Step 1 - Discovering your values about spending at Christmas - **do on your own**

Step 2 - Comparing your results with your values about Christmas - **do on your own**

Step 3 - Sharing your results - **do together**

Exercise 6 - Planning your Spending

Step 1 - Write a list - **do on your own**

Step 2 - Negotiating a way through those areas where you disagree - **do together**

### Getting in the right mindset for discussion

Your mindset in tackling your Christmas budget is all important, especially if you're not a person who naturally enjoys writing lists or negotiating agreements and when you are already pressed for time. Every time you start, take a moment to remind yourself of your purpose. You'll be clearer about this after Exercises 1 and 2. For now, use something like:

- To have the best Christmas ever
- To make Christmas go as smoothly as possible
- To avoid nagging or being nagged
- To avoid rows
- To be clear about what we both want for Christmas

### Checklist of things to help your discussions go smoothly

- Make a date with each other to have this meeting (preferably before Christmas!)
- Choose a comfy place where you both feel at ease.
- Eliminate or minimise outside distractions: phone - door bell - kids - pets - etc.
- Check you have the papers that go with these exercises
- Have pens and paper handy or a laptop if you like.
- Agree a time limit for this first meeting. One hour is plenty. Go for less if you can.
- Check out if there is anything pressing either of you must do soon: something on TV - bath kids - make tea/lunch/dinner/breakfast - meet friends
- Agree to continue this discussion at another time once this first one is over
- Have a hug and a kiss before you start and at the end
- If at any time you feel tensions rising, take several deep breaths and make sure you are looking upwards and not down to the table or floor. If that doesn't reduce the tension, agree a bit of time out and a time when you will start again.

## Exercise 5 What's important about spending at Christmas?

Money is a sensitive area for discussion. For this reason we've split this topic into two exercises. This first exercise aims to achieve broad agreement about the areas of spending and how what you spend will achieve your plans for Christmas. Although this seems like a repeat of exercise 1- 'What's important about Christmas?' - it is subtly different and will help you avoid unnecessary arguments, by keeping your discussion of the details till next time.

### Step 1 Discovering your values about spending at Christmas

Take a little quiet time and work on this on your own. Have pen and paper handy - it's important to write your answers down, so you can share what you discover later.

Ask yourself: **"What's important to me about spending at Christmas?"**  
*Keep going until you really cannot think of anything else.*

Look at each of your answers in turn and ask:  
**"Is there anything else about ..."**

For example, you might have said that one of the things that's important to you about Christmas is 'Having a good time' When you ask yourself if there is anything else about that, you might answer 'I'll just work harder in the new year to pay off my debts'

Work out your priorities - not everything will be the most important thing on your list - so put them in order of importance. If you have a problem deciding on some items, compare two items and ask yourself: **"Is A more or less important than B"**

### Step 2 Comparing your results with your values about Christmas

Continue working on your own and compare the results of this exercise with those from No 1.

- Is there anything you now want to change?
- Do you see a conflict which you cannot yet resolve?  
(It's okay not to have all the answers at this stage.)

### Step 3 Sharing your results

Keep your discussions at the top level at this stage. We aren't yet ready to discuss how much you spend on what.

Discuss your results with your partner. As before listen attentively to their explanations of where they are and be prepared to ask for more information about areas where you appear to disagree.

**"Is there anything else about ..."** is much better than asking for justification with a bald **"Why?"**

## Exercise 6 Planning your Spending

### Step 1 Write a list

One or both of you need to write a list of things you plan to spend extra money on this Christmas.

The Resource Sheet at page 4 may help you. It's just a starting point - feel free to add to it, change it or ignore it.

### Step 2 Prioritise your spending

Working together, find the items that you both agree are top priorities for spending. Estimate how much they will cost.

Now you must deal with the items that you don't agree about. This is where it is helpful to have the results of the thinking you have done previously about what is important to you about Christmas and what is important to you about spending at Christmas.

Be prepared to stick up for your top priority items and to give ground on your lower priority items.

Top level description	Detail	Budget	Spent
Extra food	Turkey		
	Ham		
	Christmas pudding		
	Christmas Cake		
	Mince pies		
	Chocolate biscuits		
	Nuts		
	Sweets		
	Fruit		
Extra Drink	Wine		
	Spirits		
	Beer		
	Soft drinks		
Meals out			
Presents	Spouse / partner		
	For children		
	From children		
	Parents		
	Other relatives		
	Friends		
	Colleagues		
	Wrappings and postage		
Cards			
Decorations	Christmas tree		
	Lights		
Party clothes			