



National Resource Center for Healthy Marriage and Families

The Director's Corner

Greetings,

The holiday season is a magical time of year! The holiday decorations, family gatherings and festive atmosphere are perfect for creating new memories! It can also be a challenging time of year if we find ourselves stressing over finances and holiday expenses. Effectively communicating about financial matters with partners and family members is particularly important during the holiday season. The [Resource Center's Virtual Training Center](#) offers a number of free courses on healthy relationship skills including communication and financial education. Discussing a holiday budget and clarifying family expectations for gift giving in advance can reduce financial stress. With a little creativity, the holidays can be filled with joyful memories without straining relationships or finances. We hope the tips and resources offered below will help you and the families you serve have a meaningful low-stress holiday.

Best wishes for a safe and happy holiday season from the Resource Center Team,

Robyn Cenizal, Project Director



Tip of the Month

Your monthly tip to strengthen the relationships of those you serve. *Share it - Post it - Pass it on!*

Here are five money saving tips for the holidays:

- **Draw names and set a spending limit:** For large families or groups of friends, put everyone's name in a hat and have each person pick one. That way, everyone gets a gift but each person only has to buy one present and there is no confusion about prices.
- **Shop for bargains:** Gifts can take up a major portion of a holiday budget but there are savings to be found. Holiday specials are everywhere in stores and online—plan ahead and always think about good deals before you start your holiday shopping.
- **Coupons for date nights:** Present your partner with a coupon for a date night at home. Save the cost of a baby sitter, transportation, movie, and/or restaurant by exchanging babysitting duties with a friend or relative, renting a movie or two, and picking up interesting or different food from the grocery store.

- **Beauty parties:** Gather girlfriends for a fun night of home facials and manicures instead of giving gifts. You'll all save money, have fun and be ready for holiday parties and events!
- **Low-cost holiday activities:** Check out your local community calendar for events, performances and activities that the whole family can enjoy. Also consider volunteering your time to a local organization. Get a group of family members or friends involved and start a new tradition.

Learn more about saving and spending on the Resource Center tip sheet, [Strategies for Helping Couples Build and Manage Assets](#).



Featured Resources

The Resource Center's [Virtual Library](#) has collected more than 800 materials in a variety of formats including fact sheets, research-to-practice briefs, brochures, pamphlets, training resources, program reports or evaluations, and research materials.

Select the links below to view our featured December resources:

- [***Healthy Relationships and Financial Management: What's the Connection \(Webinar\)***](#)
This webinar discussed why financial management is a critical healthy marriage and relationship skill. It explored useful tools and resources to help clients build assets and increase financial literacy, and discussed ways to help clients use these tools to increase self-sufficiency and strengthen relationships.
- [***Strategies for Helping Couples Build and Manage Assets \(Tip Sheet\)***](#)
This Resource Center tip sheet highlights some of the mechanisms that low- and moderate-income couples can use to build assets and begin the journey to becoming debt free.
- [***Money Mechanics: Communication \(Library Resource\)***](#)
Poor communication about money often is the root of financial problems in families. This publication, developed by Iowa State University Extension, provides tips for couples on communicating about and resolving conflict around financial matters. It includes information on setting rules, how to talk about money, and identify money problems.



Events

The Resource Center's [Events Calendar](#) offers a listing of Resource Center events and other national, regional, and community-wide events that might be of interest. Upcoming events include:

- [***Webinar: Health Insurance, Health Care, and Behavior among Children of Immigrants on Thursday, December 11, 2014 at 2:00 PM – 3:00 PM EST***](#): On December 11, 2014 the Self Sufficiency Research Clearinghouse will feature this term's Emerging Scholar, Dr. Julia Gelatt in the Health Insurance, Health Care, and Behavior among Children of Immigrants Webinar. During this Webinar, Dr. Gelatt will explore ways that parents' and children's immigration status (US-born, legal immigrant, or undocumented immigrant) affects children's lives.
- [***2015 National Conference on Ending Family and Youth Homelessness in San Diego, CA, February 19-20, 2014***](#): The Conference will focus on strategies to end family and youth homelessness, including rapid re-housing and family intervention, as well as the development of a crisis response system and coordinated entry process, retooling transitional housing, the role of mainstream programs, and federal policy goals for Congress. Attendees and speakers will include national experts on family and youth homelessness. Come to San Diego, CA this February to learn about what is working, share your successes, and meet others who are

diligently working to end homelessness in America. The Resource Center will be exhibiting at this conference.

Feedback and Technical Assistance:

If you have suggestions or wish to speak with a Resource Center staff member, please [contact us](#) and we will be happy to assist you. If you would like to request Technical Assistance, please submit a [Training and Technical Assistance Request Form](#) and our Technical Assistance Coordinator will contact you.

To learn more about the Resource Center visit us at www.healthymarriageandfamilies.org

The National Resource Center for Healthy Marriage and Families supports safety-net service providers as they integrate healthy marriage and relationship education skills into service delivery systems as part of a comprehensive, culturally appropriate, family-centered approach designed to promote self-sufficiency.

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