

Debt-Proof The Holidays

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it's not only possible to have an all-cash holiday season,
but also more enjoyable!

DEBT-PROOF THE HOLIDAYS

How to Have an All-Cash Christmas

By Mary Hunt

Christmas may be the most wonderful time of the year, but it is also one of the most stressful. A 2006 Mental Health America survey found that 40 percent of Americans identified finances as a top holiday stressor, while another 34 percent admitted that too many activities was another major source of stress during the holidays.

At a time of year where expectations run high and many consumers are tempted to whip out the credit cards, personal finance expert Mary Hunt brings consumers a new perspective on the holidays along with a ton of money-saving gift

ideas and activities in her latest book, DEBT-PROOF THE HOLIDAYS.

Hunt is passionate about helping consumers get out and stay out of debt, no matter the season. A former credit-card junkie herself who paid back over \$100,000 in unsecured debt, Hunt understands first-hand the stress of feeling overcommitted and overstretched financially, especially during the holiday season.

“The sense of urgency and bright lights of the season can trick us into believing that we are Christmas magicians—that by some miracle we can do it all and easily pay for it later,” writes Hunt. “Let’s turn down those lights right now. You don’t have to give into those urgings. You can choose to approach the season with realistic expectations and a plan so you can enjoy all the season has to offer and still step into the New Year knowing that everything is paid in full.”

Hunt encourages consumers to look back on holidays past and analyze what caused them to overspend, what worked and what they would have liked to avoid altogether. With a clear idea of their values, along with a new attitude, consumers create a holiday spending plan that will commit them to cash rather than credit.

But what if your available cash supply comes up a bit short of your spending plan? Hunt has tons of strategies to help consumers save throughout the year and raise extra cash quickly if their holiday funds need a boost.

“More than likely you have enough food in your pantry, cupboards and freezer to feed your family for at least a week or two. Skip the grocery store for a few weeks, eat up what you have already and stash that grocery money,” she advises, in just one of her tips for creatively saving money for the holidays.

When consumers are ready to start on their gifts lists, Hunt offers clever shopping strategies and gift ideas. She advises consumers to skip the malls and she shares her favorite bargain websites and shopping spots. With gift ideas for the entire family, Hunt teaches consumers to get creative and think carefully about the message of love and best wishes they wish to convey to their recipients.

“Giving a gift just so you can mark a name off a list is a hollow effort that is likely to fall flat no matter how much money you spend,” explains Hunt. “Gifts express the fondness we have for another person. Without the care, love or concern, the gift is empty.”

For those who want to try their hand at homemade gifts, Hunt shares dozens of her best holiday recipes, crafts, along with cost-cutting ideas for holiday decorating, entertaining and gift wrapping. She helps consumers find inexpensive holiday activities for families and friends, including ways to spice up the typical gift exchange or start a new holiday tradition.

With a new attitude, a clear plan and a little creativity, Hunt teaches consumers that it not only possible to have an all-cash holiday season, but also more enjoyable. “Determine to limit your holiday spending to just the cash you have

and you'll give yourself a gift: No new debt to drag with you into the New Year!

ABOUT THE AUTHOR

Mary Hunt is the founder and author of Debt-Proof Living (formerly Cheapskate Monthly) newsletter and website, www.debtproofliving.com. She is an AOL Money Coach, Woman's Day magazine contributing editor, and writes the nationally-syndicated daily newspaper column, Everyday Cheapskate (www.EverydayCheapskate.com). She has written 16 books including Tiptionary 2, Debt-Proof Your Kids, Live Your Life For Half The Price, Debt-Proof Living, Debt-Proof Your Marriage, Tiptionary and The Financially Confident Woman. Mary's books have sold over 1.3 million copies.

A nationally respected authority on spending habits and financial responsibility, Mary is a highly sought-after speaker through her Debt-Proof Living seminars. She has appeared on such shows as Oprah, Good Morning America, and The O'Reilly Factor, and has been featured in USA Today, The Wall Street Journal, Cosmopolitan, Real Simple, and The Washington Post. Mary lives with her husband in Orange County, California.

For further information, to request a review copy of DEBT-PROOF THE HOLIDAYS, or to schedule an interview with author Mary Hunt, please contact Cathy Hollenbeck at DPL Press, Inc.: 562-630-6474 X 109, cathy@dplpress.com.

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