



## Yaaay!! the Festive season is here, but so is January!!

“

*Make money,  
invest money,  
spend time to eat  
the money you  
make...*

*If the money you  
have cannot solve  
the problems you  
have, eat that  
money.* ”



**T**he festive season is the only time of the year that most of us get to spend some quality time with our loved ones, feast, and exchange gifts. It is also the season that we tend to spend the most money.

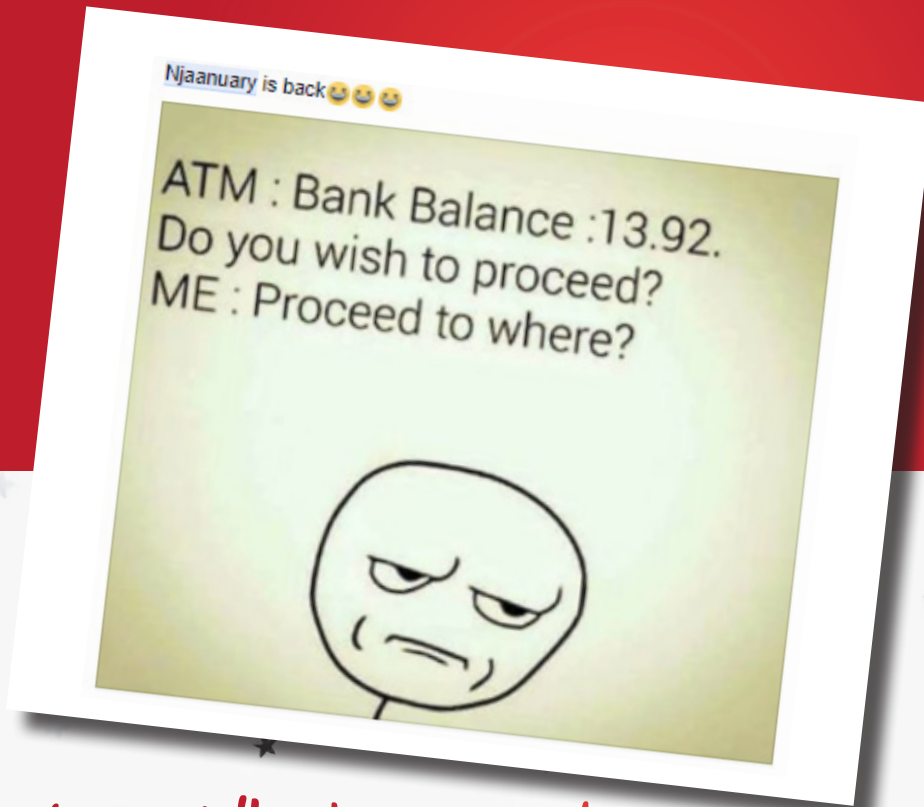
It's easy to get caught up in the holiday spirit and overspend. But, don't let the thrill of giving nice gifts and hosting big parties and fancy Christmas dinners send you to the streets come January. You already know "these streets aren't safe." You probably have switched to the care free lifestyle where "You Only Live Once." You might even have been living to the anthem of spending recklessly this season.... wait, tell me you haven't tried this challenge:

"Any money where I get like dis, any little change, nah enjoyment, no worry about my future, my future no de go anywhere, I go de think about my future next year. Any little money or little change, nah enjoyment..."

If you haven't tried that, you must have tried living by this anthem in the last couple of weeks:

"Make money, invest money, spend time to eat the money you make... If the money you have cannot solve the problems you have, eat that money!"

Yes, No? Well, these anthems will send you flying to the streets or take your blood pressure higher come January when you have nothing, not even the "little change." Dangerous, right?



## Which way folks, January or Njaanuary?

We all know that January tends to have the longest days of the month. About 60 days, perhaps 90. Well, this all depends on how you spend your money during the festive season.

You need to make sure that your January does not become Njaanuary. No one wants to feel Ninety days in Thirty-One. We are here to help you out with a few tips.

### 1. **Budget for the Season**

Create a budget and stick to it.

Indicate how much money you intend to use on food, gifts, Christmas decorations, traveling, vacations, and other Christmas expenses.

Add an extra small amount on the side for unplanned but necessary purchases. Make sure that you do not exceed the amount set aside for extras.

### 2. **Have a Shopping List**

Make a shopping list of the items that you need to buy and how much you can spend on them, and commit to it.

Start with the necessary items and save the unnecessary for last. For gifts, make sure you set a fixed amount that you cannot exceed.

You can also come up with a list of people you intend to gift, what you intend to gift them, and how much you are willing to spend on the gifts.

### 3. **Do NOT swipe that Card!**

After making your budget and shopping list, withdraw the amount that you budgeted for. Do not swipe that debit card (and especially not a credit card) as it leads to impulse buying. You will end up going out of your budget and spending a lot of money on unnecessary buying.

If the shopping centers you visit are opposed to paying with cash due to Covid 19, use a money saving cash app like "Lipa na M-PESA" (Till Number).

### 4. **Secret Santa**

If you have a big family, don't kill yourself trying to play Santa Clause and gifting everyone in the family, have fun a little, play Secret Santa.

Secret Santa is a gamely and fun way of gifting family members where every family member gets to gift a random family member. It's easier to budget for a gift that way, right?

5. **Avoid last Minute Shopping**

Do your shopping early enough as things tend to be very expensive at the last days/hours of the festive season. Last minute shopping will lead to impulse buying because you will feel like you have nothing and need everything. It is possible that you will not even have time to create a budget and a shopping list because you will not have the time to.

6. **Take advantage of Special Sale Days and Deals**

Black Novembers, Black Fridays, Christmas deals, offers, end of year deals...take advantage of sale days and buy low. This will save you a lot of coins. However, don't buy stuff you do not need simply because it is on sale.

7. **How about thoughtful gifts?**

Is buying gifts becoming a little too pricey for you and your budget? Get creative. You can make homemade gifts from your heart. These tend to be the most valuable gifts because so much effort and love is put into making them. Try some DIY, have fun, and save costs. Also, don't forget the needy, instead of fishing out your leftovers for them, do a practical shopping for them too, and hey! Not for the cameras.



8. **If you cannot afford, do without**

Just because your neighbor has expensive backyard decorations and has thrown a big goat-eating party for his village mates does not mean you have to do it too. Don't drown in post-holiday debt trying to impress...even people you do not like. Stick to your budget. Too expensive? Leave it!

9. **Settle Important Bills First**

Before thinking of spending your November and December salary on Christmas, think about January. You have bills to pay, school fees to pay (for parents), rent, utilities, etc. Make sure you settle important bills before spending all the money. If you do not wish to settle them before they are due, open a lock savings account till January and save all that money there. Be like a squirrel... save for the bad days because you bet they are coming.

10. **It's just 3 days!!**

Spend time with actual humans. Don't bend that neck too long on the phone. You've waited the whole year to spend this time with friends and family. Don't waste it!! Every day is not Christmas day. Remember, the choices you make this festive season will determine whether you will cross the year to a January or a Njaanuary.

A bonus tip, dedicate time in the holiday season to plan for 2022. Set goals, resolutions (whatever you call them), include financial goals and put them in writing. Step into 2022 in style.

MERRY  
*Christmas*  
& HAPPY NEW YEAR



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