



Avoid Holiday Spending Blues



It Only Takes 15 Minutes of Planning to Avoid the Financial Holiday Blues in January:

1. **Make a list** of all the people for whom you intend to purchase gifts. (Include your family, friends, and acquaintances.)
2. **Beside each name, write an amount** you intend to spend and any ideas of what you want to purchase. (Look through store fliers, while at home, to get ideas.)
3. **Carry your list with you when you shop.** (If you make a different choice, adjust the dollar amount on your list. With each adjustment, take a moment to see how that affects your bottom line.)
4. **Shop early** to get the best deals and decrease last minute shopping anxiety. (If you shop year round it spreads out the expense.)
5. **Watch out** that you don't spend more than you intended.
6. **Beware of those small stocking gifts;** they can really add up. (Merchants tempt you into purchasing them on an impulse by strategically placing them around stores.)



Remember: If you overspend during the holidays, when January comes you may find yourself struggling with higher debt or less access to money for your basic living expenses.

Creamed Turkey on Toast

- 1 can (4 oz.) mushrooms, drained (reserve liquid)
- ½ cup margarine or butter
- ½ cup flour
- ¼ tsp. pepper
- 1 ½ cups milk
- 2 cups cut-up cooked turkey *or* chicken



- 1 small green pepper, chopped (1/2 cup), optional
- 1 tsp. salt
- 1 ½ tsp. instant chicken bouillon
- 1 ¼ cups hot water

Cook and stir mushrooms and green pepper in margarine over medium heat 5 minutes; remove from heat. Blend in flour, salt & pepper. Cook over low heat, stirring constantly, until mixture is bubbly; remove from heat. Stir in instant bouillon, milk, water, and reserved mushroom liquid. Heat to boiling, stirring constantly. Boil and stir 1 minute. Stir in meat; heat through. Serve over toast, hot mashed potatoes, waffles, cooked rice or noodles. Serves 6.



Your Florence, Forest and Vilas County Nutrition Education Program Educators have been trained to help individuals and families stretch food \$\$ by creating spending plans and preparing low-cost nutritious meals and snacks.

For this FREE service, call or stop by our office.

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