

Relationship Advice: 4 Survival Tips When Bah Humbug Meets Father Christmas During The Holidays



By Amy Osmond Cook for [Divorce Support Center](#)

With gifts to buy, parties to host, baking by the dozen, holiday travel, and finding decorations that transform our homes into something rivaling the North Pole, it seems we can never get enough money, especially during the holiday season. In the world of celebrities, where [Beyoncé](#) uses \$350,000 worth of Birkin bags as stocking stuffers and Suri Cruise is treated to her own \$24,000 playhouse, it's hard not to get carried away with the Yuletide retail spirit – until your partner

disagrees with you. When everything else in your relationship seems solid, how can a holiday spender and grinchy saver find harmony during the holidays? Here's some [relationship advice](#) and dating tips to keep things merry with your partner and your wallet.

Relationship Advice That Will Help You Survive The Holidays

1. As the spender, consider the root of your spending. Here's a pop quiz: Name every present you received last year. It's hard to remember. The point is, the holiday season is the premiere "live-in-the-moment" season. What we think is important at the moment quickly loses its value as time moves on. The one thing that lingers is debt – the gift that keeps on giving. Many of us feel the need to spend as a way to compensate for feeling lonely or inadequate. Perhaps we want to protect our family from negative memories, or we feel guilt and want to make up for it by showering people with gifts. For the rest of us, there is likely nothing sinister about it – we're just bored and love a good deal. But when you place an unhealthy emphasis on things, you miss out on other ways to connect with those you love. "After owning up to what is really going on, the next step is to understand the consequences of your behavior," said relationship expert Neal Frankle, a Huffington Post contributor. "Don't beat yourself up. Just tell the spendthrift part of you to beat it."

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2. As the saver, realize time passes quickly. Balance is the key to finding a happy medium during the holidays. We should never abandon our plans to build financial security, but there are times when it seems right to invest in the moment, especially when it comes to family time. "Over the past

decade, an abundance of psychology research has shown that experiences bring people more happiness than do possessions," wrote contributor James Hamblin, which is a lesson for the spender in the house, as well.

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3. Move the focus to experiences rather than stuff. The saver in the relationship may not appreciate the advantages of owning a portable hot tub, but he or she may be able to recognize the value in a holiday concert, a gathering family and friends for dinner at a favorite location, or a weekend getaway with family. "Some people choose material things over spending money on experiences because they think it will hold greater value. In truth, the appeal of purchasing that item decreases over time and it becomes clutter. But the memories of an experience remain strong." said Justin Hatch, financial expert and founder of Startegy. Such moments together create lasting memories that endure long after the hot tub has stopped working and sits idle. As a compromise, the spender can buy a souvenir to mark the event. "Consider designing a budget for both people," suggested Hatch. "The spender gets a budget for the holidays that will limit spending but still satisfy the need to shop, and the saver will also get a budget that requires a certain amount of spending as a means of staying engaged in the relationship."

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4. Enjoy the moments, but plan for the future. Experts conclude the base of a happy relationship between a spender and a saver comes down to perspective. One lives in the moment while the other focuses on an uncertain future. The key for the holiday season and throughout the year is to find a balance between the influences of the past, present and future plans. "Happiness may stem from a balanced perspective

involving looking fondly on the past, enjoying the present and having goals to strive for in the future,” wrote the staff at livescience.com, referring to a study conducted by Ryan Howell at San Francisco State University. His research found that a “balanced time perspective” makes people feel more vital, more grateful, and more satisfied with their lives. “If you are too extreme or rely too much on any one of these perspectives, it becomes detrimental, and you can get into very destructive types of behaviors,” Howell said. “It is best to be balanced in your time perspectives.”

The truth is, a spender will always enjoy shopping and a saver won't. But by understanding the motivation behind the need to shop and adjusting behavior, recognizing the value of time, appreciating the investment in experiences rather than possessions, and finding a balance between spending and saving, your relationship will be ready for the holiday season and a satisfying new year.

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