



December is the month of holidays and festive traditions – and also the season of incredibly high stress levels. If you need some fresh ideas on how to destress, give one of these a try:

- **Forget Perfection.** Getting something 90% done and letting go of the 10% of perfecting can help check things off your to-do list. Besides, no event is perfect... and that's what makes great memories! Keep the mantra 'water off a duck's back' in your mind for all the hiccups you encounter.
- **Set Boundaries.** Remember - it's okay to say no to things. You don't have to attend everything, make every recipe, shop for every person, and so on. Set a boundary that balances showing up for others and maintaining your own well-being.
- **Share Tasks.** Don't try to do everything yourself! If you're hosting, have guests bring things like food items, drinks, or whatever else you need – or invite a few to come early and help set up or stay late to help clean up.

Hopefully these tips help keep you grounded during this busy season. Now on to this month's content!

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## 2026 Financial Resolutions: Set Yourself Up for Success



December is a great time to start thinking about your 2026 finances. We have three big questions to ask yourself which will help course correct and set you up to meet your financial goals in the New Year.

But before we get that deep, let's cover a few financial basics - and know that it's okay if you're still working on these steps:

1. **Prioritize paying off high interest debt.** That means credit cards with 20% rates and similar items. Consider a consolidation loan if you have multiple debts with rates over 15%.
2. **Automate your savings.** If you don't already have an automatic withdrawal from your main checking account, set one up! Even just \$50 a pay cheque can make a difference.
3. **Forgive yourself for past mistakes.** If you haven't been responsible financially in the past, it's okay! Let go of that and know you can do better, starting right now and building better financial habits.
4. **Check your credit score.** If you have a blemish or need to build it up, work on paying bills on time, in full, every time. Close unused credit cards or other form of debt.

Now let's dive into the three big questions we mentioned at the beginning.

**Question 1: When was the last time you reviewed your accounts?**

Looking at your accounts on a monthly or quarterly basis is a great financial habit. A few action items:

- Check your statements for unauthorized or unrecognized transactions
- Identify preauthorized debits and cancel things you really don't use

### **Question 2: What are you saving for?**

Saving in general is great, but having specific goals and seeing progress as you work towards them is even better. You likely want to save for retirement, go on vacation, buy a new home, have an emergency reserve, etc. Once you've established what you're saving for, it'll be easier to make sacrifices when you really need to.

Here are two ways to get and stay on track in 2026:

1. **Get organized:** Some folks like to have more than one account; others have a spreadsheet or app that tracks progress. Either way, keeping track and visualizing your progress is important.
2. **Build on your success:** Investing what you save will help compound your success. For short term savings, you'll want to take less risk, so a savings account with low interest is probably a good bet. But for longer term goals, investing will bring you higher returns. Your best bet is to speak to a financial advisor or licensed professional for tailored advice.

### **Question 3: Do your spending habits need an audit (or an edit)?**

More of a statement than a question here, as it's a great way to better understand your financial habits and motivations. Start by reviewing your last three months of credit card and bank statements. Pay attention to spending patterns and see if you notice anything you'd like to improve on. Maybe you want to eat out less, ban yourself from Sephora... whatever your vice is, take note of it.

Another aspect of a successful edit is improving your own financial literacy. Pick topics you're interested in and listen to a few podcasts or videos. A few to consider:

- Maximizing different types of investment accounts
- Asset classes (fixed income, equities, commodities)
- Alternative asset classes (real estate, collectibles, cryptocurrencies)
- Compounding interest (both on debt and investments)

Improved financial literacy = more informed financial decisions.

As we wrap up this discussion on financial resolutions, here's one last piece of advice: take the emotion out of your finances. Identifying your goals, improving your knowledge, and setting up a plan to succeed will take your goals to the next level.

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## A DIY Holiday: Creative Ideas for Homemade Gifts



These days, a homemade gift is a real treasure. The ideas below require a few crafting basics, small (mostly online) purchases, or thrift store trips – but they'll leave great impressions on any recipient!

If you try any of them out, I'd love to see a picture of the results!

1. **Clay Magnet Sets:** Get some white air-dry clay and a few basic colours of paint from a craft store or online. Roll the clay out to 1-2cm thickness and use cookie cutters to punch out shapes. Paint the shapes as ornaments, snowflakes, trees, or whatever other festive items you like. If you want a durable finish, you can seal the dried and painted clay with a coating like varnish, mod podge or acrylic sealant. Once dry, super glue some strong magnets to the back. Make as many sets as you want to give!
2. **Custom Potato Prints:** Make a custom stamp out of a potato and look out world! All you need to do is cut a potato in half and carve the inside to the shape you want (a star, tree, holly, stocking, whatever). Make it easier by using a cookie cutter and punching an outline in the half-potato - then cut off the excess. Get some paint and use your potato stamp on anything from a canvas tote bag to denim to blank cards. Or, make custom wrapping paper by stamping the large sheets of crumpled paper from your last online shopping order.
3. **Teacup Candles:** Get yourself a candle making kit – which needs to include wax, wicks, and a melting vessel at minimum. Pillage your unused China cabinet or visit

a thrift store and pick out some teacup and plate sets (or other mugs or jars you want to use). Finally, you'll want some dried herbs, dried flowers, essential oils, or other candle enhancers. Once you have everything, melt the wax in the vessel using a double boiler method. Dip the wick into the wax and stick it to the bottom of the teacup. Pour the melted wax into the teacup and add your scents or whatever else you're using – stir gently. Leave it to firm up for 24 hours, trim down the wick if it's too long, and you're ready to wrap these up!

4. Hand Painted Bottle: Upgrade the classic wine gift by painting the bottle itself! You can use some basic craft paints and brushes (from a dollar store, craft store, or Amazon) and design a beautiful pattern of holly, a string of lights, a winter scene, write their names, a nice message, or whatever else you want. This small gesture will make your gift instantly more memorable and is still a great consumable for the person who has everything.
5. Homemade Bath Bombs: Get a silicone mold in a cute shape. Combine 1 cup baking soda, ½ cup each of Epsom salts and citric acid, scents (like ground cinnamon or ginger by the teaspoon, or essential oils a ½ teaspoon at a time), and 2 tablespoons of melted coconut oil. Combine the ingredients, using a spray bottle with water to gradually moisten the dough until it forms a dry-ish paste that will hold a shape. Smush it into the silicone mold until the shapes are about ¾ full and let them dry for 24 hours. Pop the shapes out, package a few together, and you've got a great gift!

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And that's a wrap for December! Wishing you and yours all the best this festive season.  
Happy holidays!

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