

Spend Your Holiday Budget Sprucing Up Your Home

Many people reach a point in their lives when they have most of the “things” that they want as well as discretionary income available to buy anything new that elicits their interest. Wonderful as that financial status may be, it makes it difficult to come up with satisfying gifts for these folks during the holiday season. Unless you provide loved ones with a list of wants, you may end up with new clothes you’ll never wear, new books you’ll never read and any number of power tools or kitchen gadgets that will sit idle gathering dust.

This year, perhaps it’s time to think less of your personal needs and more about your habitat needs. Think “inside” the box, if you will: What upgrades could your home use? Sit down with your spouse and prioritize a few of the things you always wanted to do, and consider devoting your holiday gift-giving budget for each other to spruce up your home together. Many projects don’t even cost much; they may just take some thought, decision making and maybe even a little elbow grease.

Even if you don’t get around to tackling the big projects until after New Year’s, consider focusing the time you normally would spend shopping on browsing for ideas and making plans together.

The following are some ideas to get started.

■ Upgrade the front door.

Consider a classic Arts & Crafts style door, or simply spruce up what you have with a new color, knocker, doorknob or kick plate. Add a storm or screen door, and if the doorbell is broken, get it fixed.

■ Replace fabrics.

Reupholster sofas and chairs for a bright new look. Buy coordinating pillows and replace old drapes with new colors and more energy-efficient materials.

■ Decorate as if you’re on holiday.

Have a favorite vacation spot? Replicate some of the furniture there so you’ll feel like you’re at your lake cabin or beach house all year round.

■ Upgrade kitchen cabinets.

This is a quick way to modernize the look of your kitchen. If you can’t afford to replace the cabinets, give them a fresh coat of paint and consider replacing some of the cabinet doors with glass or frosted glass panes.

■ Replace hardware.

One simple way to add a fresh look is to replace door knobs, bath fixtures, light switch plates, drawer and cabinet pulls with stylish new hardware.

■ Renovate a closet.

Hire a closet organizer or professional installer. Convert a closet into a nook office by removing the



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hanging pole and adding shelves, an electrical outlet and even a desk that folds up if you want to close the door.

■ Declare a war on clutter.

Tackle one closet at a time — together. Couples can actually enjoy quality time together reliving memories that accompany clearing out old camping equipment, skis and ice skates, sports gear and supplies from abandoned hobbies. Decide together what to keep, toss or give away.

■ Reclaim your garage.

Re-address old desires to convert your garage (or other spare room) into a man cave, sewing room, exercise space or home office. Or, simply outfit it the way it deserves by installing an assortment of shelves, bins and racks for tools and lawn equipment.

Shopping during the holiday season — enjoying the sights, smells and sounds — can be particularly enjoyable if you don’t actually need to buy anything. Spend time browsing for ideas and then redeploy your gift money toward giving your home a fresh new look. From all of us at Conservative Financial Solutions, we wish you and your family a very Merry Christmas and Happy New Year!

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