



**TWELVE**  
*Tips*  
of  
**CHRISTMAS**

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# *Holiday Finances*

# Tip 1

# FINANCIAL MINDSET AROUND THE HOLIDAYS

Sara @theSmallHelm

If you have ever celebrated Christmas before, chances are great that you have some thoughts and feelings (positive, negative, or something in between) surrounding the Christmas experience. I know I do.

When I was a kid, I shared a room with my little sister. On Christmas day, way too early in the morning, I'd wake up my sister to sneak down the hall to peak and see if Santa had come. My mind has such a vivid memory of turning the corner to see the glow of the Christmas tree illuminating the treasures and trinkets that filled the entire room. That image was, and still is, truly magical. I loved that feeling

When I was a young mom with little kids I would find myself at the store on Christmas Eve, at a frenzied pace throwing stuff into the cart. I would spend hundreds of dollars, that I didn't have. I swiped the credit card and never paid attention to the financial mess I was creating for myself.

Why?

Because I thought that in order for my children to have that magical feeling on Christmas, I needed to recreate that same memory of Christmas morning from my own childhood. That one single thought caused our family to put thousands of dollars on a credit card debt every year for over a decade.

The good news is that we can create new thoughts about Christmas if we want to.



# Tip 1

We can choose thoughts that would serve us better financially and not leave us with a debt hangover heading into the new year.

## Step 1: Make Your Unconscious Thought Conscious

The first step is to make the unconscious thought conscious so you can stop and take a look at it. You need to become an observer of your own brain.

If I'm in a store, and I find myself feeling tense, in a rush, or emotional, I stop and ask myself this question:

“What am I thinking right now?”

Pull out a paper or the notes app on your phone. Write down all of the thoughts swirling around in your brain. Have a brain dump. Get it all out.

## Step 2: Take An Inventory Of Each Thought You Wrote Down

Next, go through each thought. Take a look at each individual sentence. Ask yourself if you like that

thought. Does it serve you well? Do you like the feelings that thought creates? What are the behaviors you engage in when you think this thought?

## Step 3: Realize You Don't Have To Continue To Follow Those Thoughts If They Aren't Serving You Well

Thoughts are optional. You don't have to believe them. You can learn to think different, more useful ones instead. It is a process and it does take time.

Learning to manage your mind is the best Christmas gift you could ever give yourself, it doesn't cost a cent, doesn't clutter your home, and blesses everyone.



# Tip 2

## 8 WAYS TO MAXIMIZE YOUR BUDGET

@easy\_budget



### SET A BUDGET

Set an overall budget for all your Christmas spending. Make sure you can afford to cover all of it with cash!

### COMMIT TO YOUR BUDGET

Commit to sticking to your budget, and if something comes up that could derail it, get creative!

### SAVE FOR CHRISTMAS AHEAD OF TIME

There are two ways to pay for Christmas. One is to save throughout the year with some form of a sinking fund. This just means you set aside a certain amount of money every month until you've reached the goal amount! For example, if you want to have \$1000 for Christmas by November, set aside \$100 per month from January-October so that when November rolls around you have \$1000 saved. The second way is to just cash flow, or pay cash for all the expenses as they come up!

### MAKE A LIST AND STICK TO IT

Make a list of all the people you will be shopping for and the gifts you want to buy for each person. Plan how much you can spend on each person so it fits into your overall Christmas budget. Don't forget to set aside money for travel, food, decorations, and other Christmas related expenses!

# Tip 2



## **SHOP SALES**

Shop on Black Friday when the things you already plan to buy are on sale. You can also buy gifts for family members and friends throughout the year if you find great things on sale or clearance!

## **BUY SECONDHAND**

Buy gently used clothing, toys, decor, and other items through Facebook Marketplace, Mercari, Poshmark, eBay, and other secondhand stores.

## **GET CREATIVE**

If the budget is tight, gift handmade creations, handmade treats, or acts of service to your loved ones that don't cost money.

## **REMEMBER THE REASON FOR THE SEASON**

No one wants to be a grinch around the holidays, but sometimes you may have to say "no" to events, gifts, or decorations that don't fit in the budget. Remember the reason for the season so you don't feel bummed out when you have to say no!

# Tip 3

# 5 HOSTING BUDGETING HACKS

Ellie @rognonproject

Opening your home and inviting others to share the holidays with you doesn't have to break the bank.

Here are 5 tips to help you save money while hosting for the holidays:

## Plates

Invest in neutral-colored plates that will work for any occasion. I love to use white plates, bowls, and platters, and use napkins or inexpensive plate chargers to add color to the tablescape.

## Table Settings

Use items you already own as table setting centerpieces. Hunt around your house to spice up a buffet table or dinner table.

## Food Budget

When sending out invitations to your guests, add a note inviting guests to bring a side or dessert to share. Allowing guests to bring food assignments will add a nice variety of food options for your get together, and will really help ease the holiday hosting budget.





# Tip 3

## Party Budget

Base your party around your budget, not the other way around. Determining your spending budget before the planning stage can give you a better idea of what type of party to have. For example, hosting a sit-down dinner meal will naturally cost a lot more than hosting a potluck or dessert-only get together.

## Prepare Before

Catering food for parties is convenient and easy, but they aren't the most cost-efficient option. Preparing food yourself is almost always cheaper, but it can feel daunting with a busy schedule. Thankfully, a lot of food can be prepared well before the event and either stored in the refrigerator or freezer. You could even incorporate party leftovers into your regular family meals and save money on your grocery bill too.

# Tip #4

## TRAVELING TIPS DURING THE HOLIDAYS

Kara @Aunt.Kara

The holidays are definitely one of the most expensive times of the year. Not only do they involve gifts, meals and parties, many times they require travel as well! The following are 10 ways to reduce the cost of your family's holiday travel this year. Maybe you can use some of these ideas for **YOUR** next holiday trip!

Book **travel** for **mid-week** rather than during the weekend to reduce either/both flight and hotel rates.

Once travel is booked, continue to **check if any rates have dropped** last minute. If so, attempt to rebook. This includes flights, hotels, and rental cars.



Stay at **hotels that offer free breakfasts** or evening happy hours. Those food savings while traveling really add up!

Review your **airline and hotel loyalty account balances** regularly. Find out if you have enough points for a free night or flight. Reminder: Most hotel credit cards offer an annual free night benefit as well.



**Always pack snacks.** Whether it's a road trip or flight, purchase all snacks prior to your departure. Airport vendors and/or roadside gas station snack prices can be extremely inflated simply because of their convenience.



Use **ride-sharing services** such as Lyft or Uber vs renting a car. When you consider the gasoline, parking and toll costs that come with car rentals, is it really worth it? Do you truly need a car throughout the entire duration of your stay?



Stay at a less expensive location/hotel for the first night of a trip when arriving in the evening. Why pay a premium price on that first night when u **just need a bed to sleep in?**



Don't limit yourself to reserving rooms at major hotel chains only! **Airbnb** properties have amazing rates in comparison, they offer kitchens, and provide more space.



Be flexible with **flight times** and routes and it can save big money. Consider the options of flying early morning or itineraries with longer layovers.



Depart and/or arrive at an alternative (nearby) airport. Prices can be drastically **different** between **airports** that are just a couple hours away from each other. Be open to driving a little further to and from your departure and destination airports.





# Holiday Health

# Tip 5 HOW TO STAY MENTALLY HEALTHY DURING THE HOLIDAYS

Ellie @rognonproject

## Stop The Comparison Game

It's so easy to be grateful for what we have until we compare it against something we don't have. Avoid comparing what your life looks like against anyone else's on social media. We are all on separate journeys, with separate struggles and priorities. Stop comparing your life with a partially-shown life that you see on social media.

**Tip:** Pay attention to comparison thoughts and stop them in their tracks. Keep a gratitude journal specific for the holidays to remember the things you **DO** have and love - like Christmas snuggles with your kids while you watch that Christmas movie.



# Tip 5



## Set Realistic Expectations

It's normal to want to recreate the same magic we felt in our childhood in our adult lives. We want everything to run smoothly and perfectly. However, if we envision a magical day with no children squabbling, perfectly staged like a scene direct from a Hallmark movie, we will most likely be very disappointed. Why? Because life doesn't work that way. It's often loud, messy, and has a lot of twists and turns.

The holidays are the same way.

**Expect the unexpected.** Plan on things taking longer than expected. Understand that you won't have control of how grumpy your kids will be,

We cannot always control the circumstances in our lives or other people's agency, but we **CAN** control our own reaction to those circumstances. Instead of dwelling and focusing on all the things that aren't going according to plan, focus on what you **CAN** do to still make a positive experience.

**Tip:** Anytime you are feeling frustrated or annoyed with how things are turning out, stop, breathe, accept the changes that are happening, and intentionally focus on how **YOU** can make it a positive experience.

## Don't Overschedule Yourself

Holiday season is a busy, busy time for most of us. There are a lot of errands, gift shopping, parties, school assemblies, children class parties to volunteer at, and charity events. It can be easy to say **YES** to everything. Overbooking your schedule, however, can lead to more anxiety and overwhelm.

Make a goal to keep it simple this year. Focus on your top events, and only add on activities that you feel like you can handle. Pay attention to how you are feeling, and give yourself permission to drop activities when you are feeling overwhelmed.

**Tip:** If you have a hard time saying no, practice. Practice in the mirror, if you have to.

# MOVING THROUGH HOLIDAYS

Sammiie @AFinanciallyFitLife

Keeping our bodies in motion over the holidays can be difficult and adding extra travel can make it even harder. But there is good news! It is possible to stay active even when you are away from home. Here are a few tips for keeping your body moving while traveling through the holidays!

## Start a new fitness tradition

Living in upstate NY means thousands of people on Thanksgiving morning lace up their running shoes for local turkey trots. It has become so popular that many have created family traditions of signing up for 5k's. This is a great way to not only do something fun with those who you may be visiting but keep the body moving! Check your surrounding cities for fun outdoor races that both you and the kids will enjoy.

## Airports are the largest indoor tracks

Well maybe not literally but, instead of sitting around while you wait for your flight take a few laps. If you have a long layover go for a walk. Airports/train stations that are larger in size often have plenty of space for you to wander around for a bit. If you are getting a coffee walk a little further to the next shop. Even in my smaller airport I could easily listen to a podcast while pacing next to my gate.

## Speaking of pacing

Wear your pedometer. Our step trackers remind us to move for a reason. They let us know when we need to get up and move and reiterate the fact that we may be slacking a little. Bring your watch to help keep you motivated and don't forget your charger!



# Tip 6

## **Pack for success**

If you have every intention of working out while your traveling make sure you pack for the occasion. Don't let the fact you forgot your sneakers be the reason you can't exercise. Pack your gym clothes, workout gear, headphones and water bottle. Those clothes will be a great reminder you set a goal to workout while your away.

## **Bring small pieces of gym equipment**

Now a dumbbell may be difficult to lug around but a great set of mini bands is the perfect piece of travel equipment. Even if you can't make it to the gym that day a quick at home or hotel workout can give you the perfect amount of movement.

## **Find a local gym or class**

If your staying in a hotel try and find one with a gym. Google your surrounding areas and see if you can get a day pass at a local fitness club. If you already have a membership to a franchise location like a Gold's gym or Orange Theory, your membership will allow you access to other facilities. Even a quick workout or class will keep your body in the moving routine it's used to.

## **Workout first thing in the morning**

One way to keep the body in motion is to have your workout be the first thing you do. As the day moves on often so do your obligations. If you start your day with movement you will feel so much better and more inclined to stay active throughout the day. Maybe even try a stretching or yoga session!

## **Don't forget to play**

Especially around the holidays there are so many fun activities to enjoy that involve movement. Go for a walk, hike, ice skate, play with the kids. Start an outdoor football game, invite your family out for some golf or bowling. Staying active doesn't always have to mean vigorous exercise sometimes a walk around town is all you need.

The holiday's can be tricky and travel can make it harder to stay active. Don't forget to enjoy your time with family and friends and invite them to move with you!



# Tip 7

## WAYS TO STAY ON TRACK WITH HEALTHY EATING

Jim @rognonproject



Holidays tend to bring out a lot of emotions, both good and bad. It can make eating healthy especially difficult. There are some things that can set you up for success to find a health balance during the holidays:

### **Have An Accountability Partner or Support Network**

My wife's family currently has a group email where they post how they are moving through the holidays. I have a workout partner I work out with daily (she happens to even join me on my vacations). Having someone who is keeping you accountable to your goals, including how you are feeding your body, can be very beneficial and keep you motivated to keep trying.

### **Bring Your Own Healthy Food To Share**

When going to dinners, events, and parties bring your own healthy side dish or food options. Make sure to eat plenty of healthy items along with the other things you eat. Eat something healthy before you go so there's less room to fill up on junk-food and desserts.

# Tip 7

## Realize When You Are Feeling Emotionally Triggered

Recognize when you are feeling emotionally triggered. For me, I usually notice the symptoms first (I feel like eating junk food) and then ask myself why? Am I bored? Stressed? Sad? Depressed? Angry? It can be very eye-opening to realize how often I emotionally eat.

## Plan Ahead

Have a plan ahead of time how you are going to comfort yourself. Instead of reaching for your 4th slice of pumpkin pie, think of a healthier option you

can use to soothe yourself. Maybe you take a moment to go into your room, close your eyes, and breathe in and out until you can balance out your feelings. Maybe you put on your headphones and take a nap. Maybe you go out by yourself to run your errands without crazy fighting kids. Make a loose plan of options you can go to first.

The goal with healthy eating is to find balance. Enjoy your favorite holiday foods. Just don't use your food as a way to avoid your feelings, consciously or unconsciously.



# Tip 8

## FINDING BALANCE DURING THE HOLIDAYS

Kayla @MommyGazelle



Sticking to a healthy lifestyle or working towards your health and fitness goals can be especially difficult during the holidays! I mean, it basically starts in October when you raid your kids' Halloween candy, continues through till Thanksgiving, and then December comes and Christmas cookies are just too hard to resist!

I've learned during our own family's health journey that there is such a delicate balance that is so important to find. During the holidays especially, that's exactly my advice to you – find the **BALANCE**.

It's okay to enjoy Christmas cookies with your family. Just don't over-indulge and eat them every meal.

Give yourself grace if you're not able to make it to the gym as many times as you'd like during the holidays. Instead, go for a walk with family that may be in town instead.

Get creative and still move your body and get exercise without stressing about it!

I think finding a balance is key to success in many different areas of our lives, including our health and fitness journeys.



# *Holiday Relationships*

# Tip 9

# HOW TO PRIORITIZE FAMILY TRADITIONS

Ellie @rognonproject

The holidays are a magical time to continue family traditions, grow closer as a family, and form connections that the kids can remember as they grow.

Here are some tips that have helped our family prioritize holiday traditions:

## Have Every Member Pick Their Top 3 Traditions

Stick to your top 3 things. Why? If you have too many listed you will get overwhelmed and not accomplish it. Having your family only list a few top favorites will keep the number of things on your to-do list lower, and also help you really see what Christmas means to your children.



# Tip 9



## Look For Ways To Serve

Children learn best through example, and what better way to teach your kids how to treat others with kindness and respect than through service during the Christmas season? Add an act of kindness as part of your family traditions.

## Simplify. Simplify. Simplify.

Keep your traditions simple. The goal for your Christmas traditions should be easy, affordable, fun activities that fit your schedule. Our kids don't want elaborate or perfect - they just want us.

## Put Your Traditions In Your Phone Calendar

Don't just have a list of things you WANT to do. Actually schedule it in. If you're anything like us, our schedules can get very busy with work parties and holiday events. We have to schedule in our traditions in or we might find ourselves overbooked. We like using our linked phone calendar or google calendar because we have access to it at all times.

## Make Your List Your New Christmas Bucketlist

I don't care if you have always had Grandma Edna's cinnamon rolls every Christmas morning for the past 27 years. If it's not listed on anyone's top 3 Christmas memories, give yourself grace to skip it this year. Use the current list of activities you came up with this year as your main bucketlist and focus.



# Tip 10

## FRONT LOADING HOLIDAY EXPECTATIONS WITH KIDS

Ellie @rognonproject

Last year, on Christmas Eve, my kids really, really struggled during the day. They were easily bored, they were constantly bickering, and it was anything but magical. While Christmas Eve is generally my favorite day of the year, by the time dinner came around I was ready to throw in the towel and cancel Christmas.

This year I've been working on my mindset a lot and realized that there is a lot of things I can do to help my kids have a better experience, and hopefully prevent a repeat offense from last year. I've already implemented a lot of these tips on other holidays and vacations, and feel these tips will come in handy for the holidays as well.

The biggest thing that I've changed this year is front loading my expectations with my kids.

### **What's front loading?**

It's telling my children, well before the time of the event, what to expect with the holidays and how I expect them to behave.

### **Explain What To Expect When Traveling**

All of our family live out-of-state, so when we travel to visit family for Christmas I want them to know what to expect. I tell them how long the plane ride or car ride will be, what type of entertainment to expect, what snacks we will be having and when, and even let them know when/what we are eating at mealtimes.



# Tip 10



## **Give Kids Loose Itineraries For Christmas Eve & Christmas**

Holidays always feel a little charged already, so I try to give my kids plenty of warning early on what to expect on the day. Whether it is hanging out with Grandparents and cousins, or realizing that mom and dad spending the day preparing a delicious meal, I give my kids a loose plan of what the day will entail. My kids tend to be a lot happier when they know what to expect.

I also specifically let them know, well in advance, when I expect them to entertain themselves and for how long. Christmas Eve as a parent is filled with a lot of cooking, baking, errands, and preparation. I don't want my kids to be surprised that I don't have the time to entertain them all day.

## **Let Your Kids Know Ahead Of Time how To Behave**

I try to paint a picture of how I expect them to behave. If we are planning on attending a Christmas concert, I prepare my kids by reviewing how we behave at concerts, what is rude behavior and proper behavior. I often remind them how we act in busy stores, or what's polite behavior when we are visiting friends or family. I also like to let them know that I expect them to get along on

I've noticed a lot better behavior on their part, and they tend to throw fewer fits when it's time to leave than when I just spring things on them. This year I also intend to remind my kids how happy it would make me if they could get along on Christmas Eve and Christmas, and see if constantly reminding them to get along will make a difference in their behavior. (I can't control how my kids will actually behave that day, but I can communicate my expectations clearly and leave it up to them.)

## **Front Load Expectations With Adults Too**

Clearly communicating expectations ahead of time isn't reserved to just children. Prepare your spouse, partner, friends, extended family, and coworkers too.



# Tip 11

# THOUGHTFUL GIFT-GIVING STRATEGIES

Kayla @MommyGazelle

Christmas is such a wonderful time of year!

When Christmas time comes around, it doesn't take long before we start thinking of wish lists and all the people we need to get gifts for – not to mention the kids' teachers, your coworkers, and your church Christmas party... the list goes on!

Parents – how many times have you been asked the question, “What do your kids want for Christmas?”

About two years ago, we decided that we no longer wanted our kids to just get more **STUFF** for Christmas. (It also helps that we're currently traveling the country in our minivan, which doesn't leave a lot of extra room for toys.) Instead, we decided we would prefer for our children to receive experience gifts to make memories with family and with grandparents.

Of course, we are still happy to have Santa stop by our house and leave a couple of little presents under the Christmas tree, but, for us, that's not what Christmas is all about.

Here are some thoughtful tips for gift giving strategies:

## Gift Practical Gifts

Make a list of **PRACTICAL** gifts to give your family and friends. Think of items that would be useful and helpful, and items you know they would really use.

# Tip 11

A few examples of 'practical gifts' include (but are not limited to):

- Backpacks for holding/storing items
- Water bottles
- Equipment for hobbies such as camping
- Car detailing kit
- Emergency preparedness

## Gift “Experiences”

My best advice during this time of year is to remember that those you love care much more about the time you spend with them and the memories you make together, than the money you spend on their gifts!

Experiences don't take up any space or add to any clutter in a home, and are often produce special memories. Creating experiences and memories is just as special as any physical gift, and is often a lot more unique and creative of a gift than handing over a gift card.

A few examples of “experience gifts” include (but are not limited to):

- Zoo memberships
- Annual theme park passes
- Water park memberships
- National park annual passes
- Tickets to a sporting event at the family's favorite team
- Tickets to a concert show
- Museum passes
- A trip together somewhere

## Set A Realistic Budget For Your Gifts

I find it difficult sometimes with all of the little expenses that add up here and there over the holiday season. Try to set a realistic budget for your holiday spending and stick to it as best you can!



# Tip 12

## HOW TO SIMPLIFY CHRISTMAS & STILL MAKE IT MEANINGFUL

Ellie @rognonproject



Christmas can be a magical time of the year. But it can also be a crazy, busy, overwhelming time of the year if we allow it to be. Here are some things our family has done to simplify Christmas but still make it meaningful:

### Take An Inventory of Past Christmases

Review past Christmas experiences that have created stress in your life. Identify the moments where you felt the most anxious, depressed, stressed, or overwhelmed. Is there a way to eliminate those moments from your holiday? Is there a way to streamline something so you don't feel so overwhelmed?

### Take Things Off Your To-Do List

We limit the amount of things on our to-do list. Each family member chooses a few favorite activities we want to do during Christmas and we focus on those few things.

### Focus on Your “Why”

Focus on what is important. One thing that we learn while working through a goal is to ask yourself “Why” you are doing it. We like to do the same thing for Christmas. When things start to feel overwhelming, we like to remember why we are doing our family traditions and experiences. Is it go create





meaningful memories as a family? Is it to take a break and have fun together? Is it to grow closer to our Savior? Or make connections? Whatever your why is, knowing it will help you prioritize the right things and maybe say goodbye to things that aren't serving you as well.

### **Keep Your Gifts Simple & Track Your Gifts**

Don't go overboard with gift giving. Limit the amount of gifts you are giving, and keep those gifts you give simple and beneficial.

Keep gift giving easy by keeping track of your gifts you've bought and gifts you still need to make/purchase. I like to keep a digital file that I can access on my phone while out running errands. I use an excel sheet where I can track how much I spent and I highlight the item in when I purchase the gift.



# Tip 12



We have **FOUR** kids, so keeping track of everyone's gifts, especially stocking stuffers, can get pretty confusing. When a physical gift is purchased I like to put it in a bag with the gift receivers name on it (so I don't have to sort everything out on Christmas Eve), and then place all the bags in a big duffel bag until I'm ready to wrap presents. (I often put smaller items in a gallon size freezer bag with the child's name as well.)

### **Set December Aside For Prioritizing Family Time**

We have had a lot of success trying to hustle as much as we can in November and the first few days of December so we can spend the rest of the month focusing more on traditions, family time, and connecting with friends. As a parent I love the idea of focusing on what really matters most:

Get the commercialism part of Christmas over with early in the month & then you can focus on the more important reason for the season for the rest of the month.

# @Contributors



## Merilee from Easy Budget

My name is Merilee and I'm the creator of Easy Budget. I started my Instagram account and blog to help other families like mine crush debt, budget, manage money, and meal plan like pros! I paid off \$71,000 of debt in only 2.5 years! I love sharing useful, motivating and easy tips to help you reach your goals too!



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## Sammie from A Financially Fit Life

Hello all! My name is Sammie, and I have been a NASM certified personal trainer for 6 years. I spend most days helping people achieve their best through exercise and health & wellness. But something I also love is finances. My husband and I became debt-free in 2018 and have been striving for physical and financial greatness ever since. I have realized the many commonalities that finances and fitness share and look to help others become both physically and financially successful!



**AFinanciallyFitLife.com**



**@afinanciallyfitlife**



## Kayla from Mommy Gazelle

Hi! I'm Kayla, and I run a personal development/debt-free journey Instagram page over at @Mommygazelle. I'm a wife, mommy of two, and a traveling NICU nurse. Our family is working hard to pay off debt, while also learning to find the balance in enjoying life and making memories together along the way.



**@mommygazelle**



## Kara from Aunt Kara

I'm Kara, otherwise known as Aunt Kara on Instagram (@aunt.kara)! I'm an avid travel hacker and have been able to take numerous free vacations with my family for many years. I am currently at the \$65,000 mark in free travel since 2012. I love writing and learning more about all things personal finance. Living debt-free and saving money is something I'm extremely proud of.



[@aunt.kara](#)



## Sara from Small Helm

Hi! I'm Sara and I run the Instagram account @thesmallhelm. I'm a free spirit turned budgeting (but not spreadsheet) nerd, turned financial independence seeker. I came across Dave Ramsey 8 years ago and it has completely changed our family life. We tackled \$150K of debt, cash flowed \$30K in medical expenses, sold a home & downsized our possessions to a tiny trailer hitched to our mini van in order to cash flow a move across the country for a new job. We are a family of 6, in which I'm the lucky lone female. I like to help inspire others struggling along the path toward debt freedom. The journey and process of becoming debt free changed me to the core. I no longer see the world through the same lens. I learned that it never really was about the money, the debt, or the stuff. It was about the thoughts I chose to believe about the money, the debt, and the stuff. Before our debt free journey I allowed unhealthy thinking to rule my life and my actions. Now, I work hard not to.



[@thesmallhelm](#)



## Ellie & Jim from Rognon Project

Hi there, buddies! We're Ellie & Jim Rognon, parents of 4 awesome little people. The Rognon Project is our family's effort to stop drifting through life, and get back to dreaming and savoring every day we have together. Our three-fold mission includes: Improving our health (mentally & physically), strengthening our relationships (family & faith), & working to become debt-free so we have room in our budget to save, invest, give and travel more as a family. We got this - and so do you!



[RognonProject.com](#)



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