

# How To Be The Host With The Most Without Draining Your Account

**Q:** It's my turn to host my family for the holidays. How can I entertain the crowd without spending a fortune?

**A:** Hosting a holiday meal is one of the stressful parts of any holiday. Sure, it's great to help everyone get together under one roof as part of a fantastic tradition. On the other, though, feeding many people can put a serious strain on your budget. With holiday gifts to buy, a strain like that really can't come at a worse time!

Fortunately, it's possible to be a great host and a great saver at the same time. It's not easy, but you can put on a great holiday meal without breaking the budget. Try these 3 handy tips to save this year!

## 1.) Plan

If there's a law written in a personal finance stone tablet, it's "always make a plan." It doesn't need to be detailed, but it should identify your needs for a project and how you intend to meet them. For a meal, that should include both what you intend to put on the table and anything else you need to make your guests comfortable.

Obviously, the earlier you start making your plan, the better off you'll be. Having a plan in place lets you take advantage of the rotating grocery specials. You can incorporate more seasonal produce, meaning you'll cook a better tasting and more nutritious meal at a better price. The plan also lets you make a budget for your holiday meal spending while not having to put big shopping trips on credit cards. The memories of a wonderful family meal should stick around for years; a debt to pay for it all should not!

## 2.) Delegate

The sheer volume of tasks that go along with hosting a holiday meal can quickly get overwhelming. Beyond the meal, you need to clean and tidy up, decorate, and make sure your house is stocked with essentials, like hand soap and toilet paper. Even listing all the steps involved can get exhausting!

That's why it's important to recognize the tasks that need your individual attention and separate them from the tasks that can be done by someone else. While you may be doing most of the cooking, outsource the meal planning to a family member. Give them the guest list and ask them to help you come up with recipes that will satisfy the crowd. You can also get kids involved in making and placing decorations, which may help get them in the holiday spirit as well. While it's likely too imposing to ask guests to bring toiletries as part of a potluck, you may be able to fold that shopping into your ordinary shopping and avoid extra last-minute trips.

By delegating responsibilities, you make the task of putting together a wonderful time more manageable. This decreases the temptation to find a quick, easy and potentially expensive, solution at the last minute. Budgets tend to explode most often when there's a serious time or energy crunch. Avoid that crunch by getting help wherever you can.

## 3.) Substitute

While everyone loves a nice holiday roast, cuts of beef big enough to serve an entire family can easily cost \$200 or more. Instead, look for seasonal specialties, like spiral cut ham. You can also get good prices on turkey breast or whole chicken, both of which can easily feed an army without draining your checking account. If you have the time, slow-cooking cheap cuts of pork (belly or shoulder) can make ham or bacon that's tastier than what you get at the supermarket, but for a lower price. It will cure in the fridge for several days, and then needs to be cooked. A smoker is best for this process, but a standard grill can work in a pinch.

You can use the same home cooking ingenuity to save on side dishes. One of the best ways to feed lots of people without breaking the bank is to use root vegetables, which are cheap and filling. Rubbing parsnips, potatoes, sweet potatoes or carrots with salt and pepper before throwing them in the oven for 40 minutes on medium heat can turn ordinary produce into delicious sides. Serve these instead of more expensive, less nutritious, canned or frozen vegetables.

Finally, don't forget to substitute other people's cooking for your own. Guests like to feel included in the preparation process. Ask your guests to bring desserts or sides, while you focus on getting your main dishes ready. This will save you both time and money.

Don't forget that the best things about the holiday are free. Time spent with friends and family, telling stories and making memories, is more important than how much food you put on the table. Your guests will remember the shared experience of the holidays more than what was on their plates, so focus on being gracious and calm while making your guests feel welcome.

Happy holidays!

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2550 S. Alpine Rd. Rockford, IL 61108 – Phone 815-226-2260

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