

5 ways divorced families can avoid holiday overspending

KIM HOEY, SPECIAL TO THE NEWS JOURNAL 3:51 p.m. EST December 8, 2014



When Martha Sturtevant's son asked for a big present for Christmas this year, she did what she always does: She called her ex-husband and told him.

Together the two decided to split the cost of the gift and make it from both of them. It's what they've always done.

They might not get everything right, but this is one place they've always worked together, said Sturtevant, who divorced when her now 18-year-old son was 3.

"He (Roman) always comes first, and there is never revenge, inflexibility or selfishness. We are considerate of each other, even caring for each other, and inclusive of each other. Always," said Sturtevant, of Middletown.

While that system is normal for her family, many of the 55 million parents in the United States who are separated or divorced can get into financial trouble when they try to "out Santa" one another, said Sheri Atwood. She is founder of Support Pay, a payment platform to help separated parents collaborate, manage and track shared expenses for their children.

Christmas, birthdays, any gift occasion can be an issue, said Carly Miller, a marriage and family therapist in Lewes, who provides mediation services. She recommends parents work out details of gift spending early. She just had a couple she referred to as a "co-parenting dream" who had the parameters written in their divorce decree.

Working together on Christmas can be a gift in itself to your children, said Brette Sembre, author of "How to Parent with Your Ex."

Guilt isn't necessary when it comes to Christmas buying, and children are quick to learn how to work the system.

Sturtevant tells how her son went to each set of grandparents last year and asked for money for Christmas. He wanted to buy a video game none of them wanted him to have. He asked his grandparents for less than the cost of the game so they didn't suspect, said Sturtevant. The family tightened its communication after that incident.

Showering children with presents isn't what they need and it won't make up for the fact the family is not all together, Sembre says. Giving them as much of a stress-free holiday without hearing parents bicker is one of the best presents they could receive, said Sembre.

Atwood and Sembre say simple communication can help to ensure parents don't see red in their finances or emotions this holiday:

•**Set budgets in advance.** Communication issues are at the root of most financial disputes in divorced families, says Atwood. Talk to your ex ahead of time and agree on a budget for holiday gifts and travel, so there are no surprises later when you're handed receipts and bills to share the costs.

•**Track spending.** It's all too easy to overspend, and that's an even bigger problem when you're expecting someone else to shoulder some of the costs. Stick to your budget by tracking every purchase. Having receipts in hand also helps each parent feel certain their money is going to the right place – the children.

•**Communicate on gifts and visits early.** Once you have your child's wish list figured out, talk about who will buy what to keep the spending agreement evenly dispersed. Plan holiday visits now vs. later to avoid last minute stresses.

•**Go together on giving large gifts, when possible.** This way there is no competition and the child also has a real example to see that both parents care, said Sembre.

•**Remember your ex.** Don't buy your ex a gift yourself. It becomes too complicated and painful. Helping your child select a small gift for your ex is a generous thing to do because it helps your child feel engaged in the holiday and it helps foster the connection between parent and child, showing your ex you support their relationship. If that isn't in your budget, helping your child make a gift works just as well. It's not about the final product, but about the gesture. Don't expect anything in return and don't tell your ex he or she should do this, because all this will do is create conflict. If your child expresses a concern to you that he doesn't have a gift for you, ask a friend or family member to help out with this.

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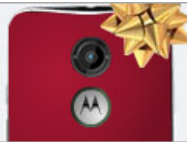
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