



IMMEDIATE RELEASE

## Moving Away From Big Gifts To Embracing Family Time

**December 16, 2015, Calgary, Alta.** – With the price of oil in a long slump and layoffs happening all over the province, many families are worried about money and the holidays. Parents still want to provide a Merry Christmas for their kids, but the financial stress has them feeling like the Grinch. Families are wondering how to balance the financial reality with the demand for presents from kids.

Tammy Johnston, financial advisor and author of *The Financial Foundations* says, “Kids understand way more than we give them credit for and can get fully onboard with a smaller Christmas – as long as we talk to them. You don’t have to give up everything materialistic, but you can replace a lot of the presents with family time and activities that create longer and much more positive memories for kids.” Johnston explains, “Exchanging some of the pile of gifts under the tree with playing board games, going skating, going tobogganing, or going for a walk in the park is a great way to spend time on Christmas – and it doesn’t cost anything, which relieves a pile of budgetary pressure.”

Outlined throughout *The Financial Foundations* books is the importance of building and maintaining relationships through the investment of time and energy. Christmas for children is usually focused around the presents they are wanting, while family time is considered a secondary thing. By moving children’s attention to creating memories, it’s helping more than just the bottom line.

Johnston says, “Being honest and upfront with children about a reduced Christmas budget and moving towards fun things you can do together as a family for the holidays instead will make the children feel that they are part of the solution. This is a great opportunity to really create memorable moments for you and your children.”



For media requests, please contact Tammy Johnston.

[tammyjohnston@thefinancialguides.com](mailto:tammyjohnston@thefinancialguides.com)

[www.thefinancialguides.com](http://www.thefinancialguides.com)

403-829-0058

-30-

### About Financial Foundations Story Books

“The Financial Guides” was founded by Tammy Johnston as financial advisors who take a holistic approach to working with their clients. With over 22 years of experience in the financial services industry, Tammy focuses on first educating her clients on how money works and how to ask questions. Through many years of hearing students in the Financial Journeys class ask: “Where were you when I was a kid?” and “Do you have anything that I can use to teach my children?” Tammy came up with the concept of Financial Foundations. These books are fully illustrated, and intelligent while still at a kid’s level, and can be read by the kids alone or with their parents.

### About Tammy Johnston

Tammy Johnston is a financial advisor and author of *A Financial Foundations Story*. She is also a regular contributor to *Money.ca Magazine*. As part of her commitment to create a better world and to practice what we teach, \$10.00 from the sale of every book set goes to World Vision Canada.