

When thinking about holiday spending, most people typically fast-forward to December's big budget busting holidays. However, it pays to think thrifty all winter long-starting with Thanksgiving. While a turkey alone might not tip your financial scale, holiday food, travel, decorations, and entertainment can really add up (throw in Black Friday and you've got a recipe for a financial fiasco)! Thankfully, the educators at Money Management International have a lot of ideas to share about how to have a Thrifty Thanksgiving.


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## Thanksgiving Dinner on a Budget

Thanksgiving is a time of remembrance, to give thanks, and appreciate those near and dear to you. While the holidays are a joyous occasion it can also be stressful and cause a lot of pressure on your wallet.
This Thanksgiving Day don't worry about how you're going to pay for the feast. Following are some ways you can have a budgetfriendly Thanksgiving dinner.



Have a potluck. Thanksgiving is a holiday when friends and family gather at one location. So why not make it a potluck and invite relatives to bring a dish? Not only will you save on the cost of food, but you won't have to worry about cooking the entire meal yourself.
Scale back on the quantities. Often when you think of Thanksgiving dinner, you think of large quantities of food. If you scale back portions and cut out foods people typically don't eat, however, you can save a lot on your grocery bill.

Shop sales. During the holidays you can find many of your favorites on sale for low prices. Get organized by creating a list of items and ingredients. Look for coupons and shop early so you don't have to buy more expensive brands because the store ran out of less expensive options.

Buy in bulk. You can always find savings when you buy in bulk. Potatoes and apples are cheaper by the bag. The same is true when purchasing big blocks of cheese, as well as herbs and spices. If you don't need large quantities of food, consider purchasing items together with friends or neighbors and share the savings.


Finally, the turkey is usually the centerpiece for most traditional Thanksgiving dinners. You can save a lot by buying a store-brand frozen turkey instead of a fresh turkey. Fresh turkeys usually have a shorter shelf life and are more expensive due to the means of packaging. If you buy a frozen turkey, just make sure you allow enough time to defrost.

## Thrifty Quick Tip

Instead of spending a lot on new (and rarely needed!) kitchen items, check thrift stores or borrow from friends, family, or neighbors.



## (3) Whole wheat pasta

Whole wheat pasta is an excellent, inexpensive source of fiber and healthier than regular pasta. Foods rich in fiber tend to be more filling, contribute to digestive health, and promote a reduction in cholesterol. Whole wheat pasta is great for both hot and cold dishes.

## (4) Salads

Salads make great side dishes and delicious appetizers. If you choose, you can throw in shredded cheese, bacon bits, cucumbers, or any other inexpensive ingredient to give your salad more flavor. Another alternative is to add fruit to the mix. Fruits salads are healthy, visually pleasing, and relatively inexpensive.


Thanksgiving is a time to chow down. Whether you are hosting a large dinner party or a more intimate one, your guests are sure to leave stuffed. It doesn't have to cost a fortune to serve food that is both thrifty and healthy. With the right grocery list and a little planning ahead, you can cook a Thanksgiving dinner that will leave both your guests and your wallet feeling full.

Check out our list of some of our favorite vegetarian foods.


Thanksgiving Checklist


Making a list and checking it twice isn't just for Santa Claus this holiday season. Before the holly jolly holiday rolls around, families across the nation will sit down for the annual Thanksgiving Day feast. Use this Thanksgiving checklist to help you plan and execute a Thanksgiving Day feast that is sure to impress your guests.

One Week Before

- Make a seating chart
- Clean out your refrigera-
- Draft a shopping list tor to make room for the
- Consider making dinner a potluck and assign menu items
- Confirm the number of guests who will be attending the dinner
- Designate serving platters and place settings


## Thanksgiving Checklist

[^0]- Eat breakfast
- Enlist helpers to prepare the house for guests' arrival
- Remove prepared side dishes from the freezer and bake
- Before guests arrive, delegate assignments to each family member


## Have a great Thanksgiving!

- Once guests leave, freeze or refrigerate any leftovers
- Remove any decorations
- Enlist family members to help re-tidy house
- Send thank-you cards to those who attended dinner
- Check-out great Black Friday deals and specials
- Rest

Decide what to wear and mentally take yourself through Thanksgiving Day

- Make the stuffing in the morning and stuff the turkey right before it's ready to go in the oven
- Roast the turkey until a meat thermometer inserted into the thigh of the turkey indicates the internal temperature is $180^{\circ} \mathrm{F}$ and a thermometer inserted into the breast reads $165^{\circ}-170^{\circ} \mathrm{F}$
- Within two hours after roasting, remove stuffing from turkey and carve meat off bones


## Go 'Home for the Holidays' on a Budget

The upcoming holidays are among the busiest times to travel as Americans venture out to visit with friends and family. While heading home (or anywhere else) for the holidays can be good for the economy and for your soul, it can be hard on your wallet. As usual, the best way to keep the costs down is to plan ahead and make informed decisions. Following are a few suggestions to make your holiday travel more enjoyable and less draining on your family's pocketbook.

Take the road less traveled. Sometimes, driving is not the least expensive option, particularly considering rising costs of fuel. When making your travel arrangements, don't forget to consider bus or train travel as an alternative. While it may take longer to arrive at your destination, this type of transportation can be a great way to see the sights. Remember, getting there can be half the fun.

Schedule your trip. When possible, book necessary rental car, airline and hotel reservations in advance to take advantage of "early bird" specials and discount rates. Remember, a fee may be charged if you decide to cancel or change those reservations.

Plan for related expenses. Be sure you've budgeted for all of the "little" expenses related to your travel such as car maintenance or rental costs, clothing, fees for boarding pets, equipment rental, etc.

Use credit for convenience. You may want to take a credit card along for safety and convenience, however, it is important to remember that credit should not be used as an extension of your income. If you must use a credit card, be sure to have a plan for pay-off. Remember, gas cards typically carry a higher interest rate than a traditional credit card.

Finally, when determining your travel budget, be sure that you consider other periodic expenses that may be waiting for you when you return, such as holiday expenses and next year's taxes.


Thrifty Quick Tip
Thanksgiving is one of the busiest travel times of the year. No matter how you plan to get to your destination, plan on packing plenty of patience.


## Five Ways to Keep Tradition and Your Money this Thanksgiving

If you give thanks for all the tradition surrounding the Thanksgiving harvest festival, you'll appreciate this list on how to pay homage to the Thanksgiving tradition without paying much out of pocket.

## 1 Watch the Thanksgiving Day parade.

Since 1924, Macy's has been entertaining crowds with the sounds of marching bands and sights of whimsical floats parading down Broadway. Luckily, you don't have to spend the money to travel all the way to New York to experience this Thanksgiving tradition. The parade was aired nationally for the first time in 1947 and is a visual treat viewers still enjoy from the comfort of their couches today.


## Thrifty Quick Tip

If you are a traditionalist without Thanksgiving traditions, why not start one this year? Remember, all traditions have to stort somewhere.

4. Shop smart on Black Friday.

If you must partake in the shopping tradition on Black Friday, take care to keep your finances in the black! Stores are known for offering big discounts on the Friday following Thanksgiving so take advantage of them. Clip coupons, shop sales, and check out the abundant online resources dedicated to bringing you deals on Black Friday.

## (5) Be thankful.

Giving thanks for what you have is perhaps the most time-honored tradition of the holiday season. As your family and friends gather around the table this year, ask each one to offer up one thing which they are truly thankful for. Another low-cost way to keep this tradition alive is by crafting a Thanksgiving tree centerpiece. Each guest writes what he or she is thankful for on leaves cut from paper to hang on a decorative tree in the center of the table. Here are instructions for making your own Thanksgiving tree centerpiece.

> Five Ways to Break Tradition this Thanksgiving without Breaking the Bank


Would you rather be breaking tradition instead of wishbones? If you are not a keen observer of the turkey tradition and would rather be spending your Thanksgiving trying something new, we've prepared a list of five ideas to help you plan a thrifty Thanksgiving celebration to suit your alternative taste.

## 1 Try a progressive dinner.

All guests will meet at one home for appetizers then progress to a new home for salad. Dinner is served at yet another location and, afterwards, the whole party will move on to another spot for dessert. The point of the progressive dinner is that each course is hosted at a different home.

The key to a successful progressive dinner is to coordinate with all who will be attending the event. Set up times when you will arrive at and leave each home so your hosts will have a heads up about when they will be serving their spread. Progressive dinners are inexpensive since responsibility of paying for food is split up between multiple homes.

2 Give back.
Traditionally, families gather around to give thanks on Thanksgiving. This year, do more than give thanks for all you have, give others something to be thankful for. Visit VolunteerMatch.org, a database for nonprofits looking for volunteers, to search for opportunities to give back this holiday season.


## Get out and play.

Forgo the Thanksgiving Day spent vegging out in front of the TV watching football followed by a turkey-induced nap. This Thanksgiving, get out of the house to enjoy the crisp autumn air. Visit a local park and engage your the house to enjoy the crisp autumn air. Visit a local park and engage your
family in your own football game. After all, the average person consumes a 3,000 calorie Thanksgiving feast according to WebMD.com - time to start burning those calories!
Another alternative dinner idea to the at-home meal is to have your Thanksgiving dinner at a restaurant. If you have a big family, split the bill so financial responsibility is not being shouldered by just one person.

If you aren't a stickler for details, consider celebrating Thanksgiving a few days late. The cost of many Thanksgiving items will be drastically reduced the day after the holiday.

## 5 Try a vegetarian Thanksgiving spread.

The turkey is usually the most expensive part of the meal. Spend less by serving up some cost-friendly starches.

## Frugal Decorating Tips for Turkey Day

There's a lot more to Thanksgiving than the turkey and dressing. Activities surrounding the meal and festive decorations also contribute to having a memorable event.

Holiday decorations can take a big chunk out of your holiday budget. With a little pre-planning and creativity, however, decorating for the Thanksgiving holiday can be fun and budget friendly. Consider the following festive, but frugal, decorating ideas:

Start at home. Look for those hidden treasures around the house. Old crystal glasses or small bowls, for example, make wonderful candle holders. Place a fall-colored scented candle in the middle of the dish to accent tables around the house.

Recycle Halloween. Don't be frightened by the cost of holiday decorations twice in one year. Make the most of your Halloween decorations during the Thanksgiving holiday by turning discounted pumpkins into porch and yard decorations. Add bushels of corn on the cob around your scarecrow to symbolize the harvest.

Bring the natural outdoor beauty indoors. Colorful fall leaves and a few pine cones can make a beautiful wreath or table centerpiece. Purchase a hot glue gun and a few strands of garland at your local craft store. Bunch leaves together around a round wreath frame or unraveled clothes hanger twisted into a circle. Add extra color by adding dried berries.

Make your own placemats. Designing your own placemats is an easy, cheap way to add a personal feel to your Thanksgiving dinner table. Making placements can also offer a fun craft project for young kids. Decorate fall colored construction paper with leaves and festive drawings, place paper between two sheets of wax paper, iron wax paper, and cut edges to complete the project.

Add fruit to the menu. A large basket filled with fresh apples, oranges, walnuts, and a few pine cones can create a welcoming centerpiece for your table or door step. Tie a fancy ribbon around the basket handle to give it that expensive store-bought look.

The key to creating an inviting fall holiday look and feel is lots of colors and scents. Stick with reds, browns, oranges, and other natural fall colors. Find air fresheners that embody the fragrance of traditional holiday baked favorites.

## Thrifty Quick Tip

If you are purchasing napkins or other paper products, you are bound to wind up with some extras. To make the most of your purchases, be sure to choose a color that will do double duty for the upcoming winter holidays.
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## What you'll need:

- Map placemats (use our template)
- Paper for folding
- Iron
- Dish towel or cloth
- Wax paper
- Paint pen
- Toothpick
- Tape


## Step 1:

Print placemats (using our map template on the next two pages) and tape the two pieces together to create the map. If you want to, ask the kids to color the map before moving on to the next step.

## Step 2:

Place map between two pieces of wax paper. Cover with a dishtowel or thin cloth and iron at medium heat until papers have fused together to form the placemat.

## Step 3:

Next, fold origami boats out of paper (use our template).

## Step 4:

Cut triangles out of paper to create the sails. Use a marker to personalize the sails with each child's name. Using the toothpick and tape, secure each sail to the boat.

## Step 5:

Set table with map place mats. Place name card boat at each child's place setting.


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1. Start with a rectangular piece of paper, coloured side up.
Fold in half, then open.

2. Fold in half downwards.

3. Bring corners in to centre line.

4. Fold uppermost layer upwards \& do the same to the back. Crease well.

5. Pull the sides out and flatten.

6. Fold front layer up to top, then do the same at the back.


7. Gently pull the top parts of the model outwards, making a boat shape

8. Flatten well to crease all folds. Then open out slightly, forming a boat shape. Finished Boat.

## Décor on a Dime: The Adults' Table

Your Thanksgiving table decorations don't have to be expensive to capture the spirit of the season. The inexpensive paper tablecloth is reminiscent of the crisp feeling of fall and embellished with drawn in metallic placemats. Autumn colored plates and napkins are arranged and pretty paper leaves inscribed with your guests' names reserve their place at the table. The leaf motif is carried through to the tree in the center from which guests can hang leaves on which they have expressed what they are thankful for. This autumn inspired table is the perfect setting for your Thanksgiving meal.


## What you'll need:

- Brown paper
- Metallic paint pens
- Pretty papers to cut into leaves (use our leaf template)
- String or ribbon
- Hole punch
- Autumn colored paper plates and napkins
- Centerpiece tree (We purchased ours, on sale, from a local craft store)


## Thrifty Quick Tip

You can create your own inexpensive centerpiece tree from a flower pot, floral foam, moss, and some repurposed fallen tree branches and twigs.

## Step 1:

Cut enough brown paper to cover the table. You may want to cut an extra length to use under the paper table cloth while you are drawing the placemats so the marker does not bleed through onto the table.

## Step 2:

Draw a square or rectangular "placemat" in each place setting using a metallic paint pen. Make sure that the square or rectangle is big enough for a plate to fit inside. For our placemats, we traced a $12 \times 12$ sheet of card stock onto the tablecloth. Next, embellish the placemat by free-handing swirls or other designs.

## Step 3:

Trace leaf patterns (use our template) on autumn colored paper and cut them out. Write each guest's name on a leaf with a paint pen. Make sure to cut some extra leaves to sprinkle around the table and for your guests to decorate the centerpiece tree.

## Step 4:

Set table and place a leaf name card at each guests' place setting. Whole punch and tie ribbon on leaves so they can easily hang on the tree. Sprinkle leaves around table and place centerpiece tree in the middle of the table.

## Step 5:

When guests arrive, ask them to write things they are thankful for on the leaves. Hang leaves from tree.

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## Put the "Thanks" Back into the Thanksgiving Holiday

Thanksgiving is all about giving thanks for friends, family, and the good fortune you've experienced throughout the year. As this holiday is the perfect opportunity for you and your family to express gratitude for all you have, we've created a list of five activities to help you and your loved ones reflect the true reason for the season and put the "thanks" back into your Thanksgiving holiday:

Create thank you cards. Have craft material on hand and encourage family members and guests to create a thank you card for someone who has influenced their lives in a positive way during the past year.

Teach kids about the first Thanksgiving. Make sure they understand that the holiday was originally a feast to celebrate a successful harvest. If you have school-age children, they may want to talk about the Pilgrims and the Indians and what role each played in the Thanksgiving feast.

Create a thankful list. Encourage guests to share their list of things they are thankful for. Take turns going around the table announcing at least one great thing that brings joy to life.

## Put the "Thanks" Back into the Thanksgiving Holiday

Volunteer. Find volunteer opportunities and give back to your community and to the less fortunate. Soup kitchens, nursing homes, and faith based organizations generally need more volunteers during the holiday.

Offer a thankful toast. Invite each guest to toast someone sitting around the table. By expressing gratitude for those close to you, you will strengthen the bonds of friendship and love that your family shares.

Make this year's holiday the most memorable Thanksgiving of all by creating new traditions that promote a deeper sense of gratitude and awareness of the needs of others. Giving thanks at Thanksgiving is a wonderful way to close the year in preparation for the year to come.

## Leftovers: Another Reason to Give Thanks

It's hard to think about a huge Thanksgiving spread without thinking about the delicious, creative recipes made from leftover turkey. It's smart to plan ahead when it comes to leftovers because allowing food to go to waste is like watching your hard earned money go down the drain. According to a recent University of Arizona study on food loss, a family of four throws away an average of $\$ 600$ per year, just in meat, fruits, vegetables, and grain products. In the spirit of Thanksgiving, show a sense of gratitude for your good fortune by not letting any of your leftover turkey go to waste.

According to the U.S. Department of Agriculture, leftover turkey can last four to six months in the freezer. Freeze turkey in small portions. After poultry has been thawed and reheated, it should not be refrozen. Unthaw just enough meat to complete a meal so no food goes to waste.

Turkey can replace chicken in many recipes. Turkey salad and turkey sandwiches are quick and easy dishes that can be made in the days following the holiday. Following are some additional recipe ideas for your turkey leftovers.


## Leftovers: Another Reason to Give Thanks

Turkey Soup. Don't throw away the carcass! The bone and leftover meat can make a wonderful broth for turkey soup for those cold winter days ahead. A few veggies, a big pot, and voilà - turkey soup delight! FoodNetwork.com offers a great turkey soup recipe that is sure to keep you happy and warm during the holidays.

Turkey Pot Pie. Betty Crocker is famous for their baked goodies, and this easy turkey pot pie seems to be right up at the top of their list for the best of the best. No special ingredients, no fancy spices, just everyday groceries that can be found in most family cupboards. Enjoy!

Turkey Noodle Soup. Chicken soup is not the only dish that soothes a kid with the sniffles or warms the soul after a long hard day of work, turkey noodle soup also has the power to revive the body. According to a 1978 study by a team of lung specialists, the heat from hot soup can kick start the healing process. Enjoy a hot cup of turkey soup and angel hair pasta courtesy of Butterball.com.

Turkey Casserole. One of the most common Thanksgiving recipes is the classic turkey casserole. A casserole is essentially a mixture of any type of food baked together, which is perfect for Thanksgiving leftovers. Dump your leftover turkey and a little bit of this and a little bit of that leftover from your feast to create your own unique and one of a kind turkey casserole. If you need something a little more structured, this recipe for Thanksgiving Leftover Casserole from AllRecipes.com.

The most important thing when it comes to Thanksgiving leftovers is to have a plan. It doesn't matter if you send your guests home with leftovers or if you plan to create your own meals, just be sure to make the most of the food left over.

Not sure how big of a bird to buy? Try using Butterball's "plan perfect portions" calculator.

## Keep Your Finances in the Black this Thanksgiving Weekend

Thanksgiving marks the beginning of the holiday season and many people start their holiday by serving a delicious Thanksgiving dinner and end it by shopping. In fact, the day after Thanksgiving is commonly known as "Black Friday," meaning the day retailers go from being unprofitable (in the "red") to profitable (in the "black").

Unfortunately, a costly Thanksgiving weekend means less money left over for the weeks ahead. Like most expenses, there are quite a few ways to keep costs down, and as usual, the most important one is to plan ahead. To help trim the fat from your Thanksgiving weekend budget, consider the following tips.


Start with a thrifty and tasteful meal. Start the holiday off on the right foot by keeping Thanksgiving meal costs in check. Consider making your meal pot-luck. If you must prepare everything yourself, serve inexpensive foods such as turkey, chicken, and fish. Keep your eyes open for coupons and specials at nearby grocery stores. Also, avoid expensive name brands where it really won't make a difference.

Develop a plan. If you do plan to shop, you'll need a plan. First, figure out who's on your gift list and determine how much you plan to spend for each person. To prevent the urge to overspend, consider using cash and leave your credit cards at home. Realize that the holidays involve many more expenses than just gifts. In fact, studies show that consumers budget more than \$500 for non-gift expenses such as travel, entertaining, and decorations.

## Keep Your Finances in the Black this Thanksgiving Weekend

Consider cyber-shopping. If you can't resist the urge to shop, try shopping online. You will save a lot of time and comparison shopping is a breeze. Warning! Most online purchases are made with a credit card so be sure to monitor your spending.

Think outside the mall. Use your time to decorate for the holidays or address holiday cards. Even better, start the season off right by giving your time to the less fortunate. Consider serving meals to the homeless, or paying a visit to a local nursing home, hospital, or animal shelter. Don't forget to make time for what might be some much needed exercise.

Lastly, remember that holiday memories should last a lifetime, so make sure all the feelings are positive.


## The True Cost of Thanksgiving Dinner

According to the American Farm Bureau, the average cost of Thanksgiving Day dinner for 10 in 2008 was $\$ 44.61$-and the bulk of that is for the bird.

Average cost for Thanksgiving Day dinner for 10

While a turkey alone might not tip your financial scale, holiday food, travel, decorations, and entertainment can quickly add up. Thankfully, there are a lot of ways to ensure that you have a thrifty Thanksgiving.

## Your Thanksgiving Traditions

## We asked people to share their personal Thanksgiving traditions with us. Here's what they had to say:

©
Twitter responseFacebook response


MBN ForumEmail responseSue: Before we sit at the table, we all share a moment, story or poem that impacted us as an individual in the past year that we are thankful for. We do this from the little ones 2-3 yrs to the oldest. When we have finished we say a prayer, thanking God for the many blessings we just shared and asking him to show us how we may pay forward our circumstance to someone else. This is our Thanks and Giving as we reflect on our past year.
(1) Anna: For as long as we have been together, my husband and I have gone to his grandparents' house with most of his relatives for Thanksgiving lunch. Usually, we don't have any time to rest from stuffing ourselves before we have leave to go meet at my one of my family's homes to have the same meal for dinner with my entire family. It's great!

## Financia: FOOTBALL!

That's about it, hanging with the family, eating, watching football, then eating some more.
We usually squeeze in a walk with dog or something (that's sort of a tradition since we do it every year)
Zynda: LOL. We're usually with my in-laws for Thanksgiving. The men do all the cooking while the women watch football. It's awesome except when we have to sleep on an air mattress...
© @prettycheap my grandma's corn spoon bread, using a turkey roasting bag (NO basting ever), my college boyfriend's best friend's stuffing

## Your Thanksgiving Traditions

Kylie: My husband and I have a tradition of inviting our family and friends over for pre-Thanksgiving the Sunday before Thanksgiving. Although I do most of the cooking, having a whole weekend to get ready versus just a Thursday helps all of the cooking seem far more manageable! We also try to invite a lot of our single and older friends, who may not have anyone to spend the holiday with, so that they can enjoy some typical Thanksgiving food (with a few newfangled dishes thrown in) and spend time with others. $\cdot$ By the time Thanksgiving Thursday rolls around, I am relaxed enough to help out with someone else's dinner and we spend the holiday at another family's celebration. It's like a week of Thankfulness without the stress. Plus, we get to get to the yummy leftover turkey sandwich phase sooner than everyone else by having our dinner on Sunday :D

Bucksome: In addition to cooking, enjoying the meal with family and football we have a bargain hunting tradition. The ads are perused and a battle plan is created for the hunt.

Which items will be bought online, which stores open when, and the order of the morning.
@ Jackie: After years of stress trying to get to holiday events on all sides of our families, stuffing down meals to hurry to the next family gathering, my family decided to slow things down. We created our own holiday and call it "Thanksmas." My parents, siblings and all of our children and grandchildren come together for a three day family gathering. We reserve cabins at a beautiful Louisiana state park. We begin arriving on Wednesday night, aka "gumbo" night. (My husband and brother have an ongoing rivalry over who cooks the best gumbo.) On Thursday we cook and celebrate "Thanksgiving" and that evening we celebrate "Christmas" and all that goes with it. We get to know the new members of our family, reminisce about when we were growing up, relax and have fun. When December arrives we are free to attend other family gatherings without the stress of getting to celebrations on both sides of the family.

Budgets are Sexy: Yup, same here - lots of football and lots of food. Oh, and travel too. We spend half the day at my parents house, then the other half at the wifey's house. And only once did it cause a car accident.
@waynerobinson making mince meat pie w/ father (family recipe). As kids get older, they'll be involved too. Keeping tradition alive.. :)Kim: Our tradition is that we have none. Every year is a bit different. Some years we eat turkey, some years we have ribs, other years we eat in a Chinese restaurant!
@creditgoddess We all take turns hosting Thanksgiving so it doesn't get put on 1 person. Everyone brings 1 dish. Host cooks the turkey.

Stacey: Since going vegan my new family tradition is to cook up a tasty Tofurky. Tofurky is a soy-based turkey alternative stuffed with wild rice dressing. We've tried many cooking methods over the years, including deep-frying (like eating a football! yuck!) but we found the best method is to roast it with potatoes and carrots and a marinade made with olive oil, soy sauce and orange juice.


Tanisha: My traditions are:

1) One person from my extended family (cousin or aunt) invites everyone to their home for the Thanksgiving dinner. This is the person that will cook the turkey and dressing (main dishes). They will create the menu and assign dishes to all family members. We all show up at their home to eat and celebrate the holiday.
2) On Thanksgiving evening after we're all full, each kid draws another kid's names out of a hat, cup, bag or whatever we can find. The name that they pull will be the name of the child they are responsible for purchasing a Christmas gift for. The names pulled are kept secret until Christmas when we all get together in the same manner at someone's house. Each child can expect to receive a Christmas gift.



## Money Management <br> NTERNATIONAL

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About Money Management International
Money Management International is a national nonprofit credit counseling agency, providing financial counseling, educational programs, HUDapproved housing counseling, student loan counseling, and debt management assistance to consumers in need across the country.

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[^0]:    When planning a holiday dinner, preparation precedes participation. The most important thing to remember is enjoy your family and friends on Thanksgiving Day. Don't get caught up on every little mishap and flaw. Smile and have fun with your family and be sure to send your guests home with lots of leftovers.

