

You FIRST

Your Month of Well-being

December 2025

Celebrate Smarter: Holiday Joy Without the Overspend

The holiday season is a time to celebrate, connect and give generously—but it can also present financial challenges. With expenses from gifts, travel and festive gatherings, it's easy for costs to accumulate quickly. This December, we're emphasizing financial wellness: empowering you to plan ahead, spend thoughtfully and step into the new year with confidence and control. A bit of preparation today can pave the way for a more joyful and stress-free season.

A Closer Look at Holiday Costs

The holidays bring cheer, but they also bring costs that can weigh heavily on households. As you prepare, here are some things to consider:

- An average American plans to [spend around \\$875](#) on gifts, food and decorations each holiday season.
- [Around 70% of American consumers](#) plan to spend more on the holidays than they did the year before.
- [Around 41%](#) say their stress increases during the holiday season compared to other times in the year due to financial burdens.
- [Nearly 1 in 4 of consumers](#) expect to go into debt or strain their budget during the holiday season.

Sources:

[How financial wellness can impact your mental health | TIAA](#)

[Financial Wellness During the Holidays](#)

[Unwrapping Holiday Financial Stress and Money Wounds | Psychology Today](#)

Spending with a Purpose

Planning ahead is the most effective way to manage expenses and reduce stress. Here are some practical strategies to help you spend wisely this season:

- **Set a realistic budget.** Determine what you can comfortably afford and commit to staying within that limit.
- **Shop with intention.** Create a list before shopping to avoid impulse purchases.
- **Get creative.** Consider handmade gifts, shared experiences or charitable contributions.
- **Track as you go.** Use budgeting tools or spreadsheets to track expenses.

*Scan the QR code
to learn more
ways to manage
financial stress*



Mind Your Money – And Your Mind

Financial wellness and mental health are deeply connected—especially during the holiday season. With the pressure to spend, give and keep up, it's easy to feel overwhelmed. But your well-being is what matters most. Here are a few thoughtful reminders to help manage financial stress this season:

- **Avoid comparisons:** Everyone's financial journey is unique. Focus on what aligns with your values and circumstances.
- **Practice gratitude:** Taking time to appreciate what you already have can ease the urge to overspend.
- **Prioritize self-care.** Rest, connection and mindfulness are powerful—and they don't cost a thing. Deep breathing, journaling or short walks can help reduce stress and ground you during hectic moments.
- **Volunteer:** Giving back is a part of the holiday season. Helping others can boost your mood and reinforce a sense of purpose, even if you're not spending much.

Wellness Wednesday Webinars!

Join the CareFirst BlueCross BlueShield (CareFirst) Wellness and Disease Management team once a month on Wednesdays to learn more about that month's health observance and how you can prioritize your health and wellbeing!

December 3, 2025: Earn, Save, Thrive

Get ready for a financially healthy holiday season and a fresh start in the New Year! Join us to learn tips for managing holiday spending and setting realistic goals that will support your financial wellness well into the coming year.

Click [here](#) to register!

CareFirst BlueCross BlueShield Resources

- **SmartDollar:** This free online financial program has information on budgeting, saving and more! With engaging video lessons, real-world tips and easy-to-use tools, it will inspire you to take action and make the most out of your money.
- **Inspirations and Unwinding:** Find help to reduce daily worry and stress. Both programs include videos and audio for relaxation, mindfulness and better sleep behaviors.
- **One-on-One Health Coaching:** As part of CareFirst WellBeingSM, you can participate in personal health coaching—at no cost to you. Your health coach will work with you and provide the support, guidance and encouragement you need to see real results!
- **CloseKnit:** A virtual-first primary care practice offering care 24/7/365. Download the easy-to-use app and get started today [CloseKnit Health](#).

To access the above resources, log in to or sign up for [CareFirst WellBeing](#). Once logged in, select **Your Wellness Resources**. Next, click **Money & More, Relax & Reset**, or **Health & Fitness** and then the program of interest.

CloseKnit is a registered Trademark owned by, and is the trade name of, Atlas Health, LLC. Atlas Health, LLC d/b/a CloseKnit does not provide Blue Cross Blue Shield products or services and is providing in-person and telehealth services to CareFirst members. Atlas Health, LLC is a corporate affiliate within the CareFirst, Inc. corporate umbrella of companies.

This well-being program is administered by Sharecare, Inc., an independent company that provides health improvement management services to CareFirst members. Sharecare, Inc. does not provide CareFirst BlueCross BlueShield products or services and is solely responsible for the health improvement management services it provides.

Join Blue365 and Start Saving Today!

Blue365 is a wellness discount program provided to insured CareFirst members (includes those with medical, dental, vision or disability coverage). This program delivers great discounts from top national and local retailers on fitness gear, gym memberships, healthy eating options, family activities and much more! To take advantage of Blue365, register now at carefirst.com/wellnessdiscounts.