



How to Save Money Over the Holidays

by ANGELA FINLAY

Managing the Holiday Season With Rheumatoid Arthritis

As the festive season approaches, people get busier, streets get more colorful, and budgets get stretched. After all, gifts, parties, dinners and charitable donations all add up, and when you live with a chronic disease — and all the expenses that come with it — those extra costs can be too much to bear.

Fortunately, there are a few ways to reduce your expenses around the holidays without letting your rheumatoid arthritis (RA) management lag. You'll need to consider your medical care and self-care, but also new ways to express gratitude to yourself and to the people in your life.

Tips to Save on Prescriptions

The financial burden of RA medication is heavy all year, but it can be even worse when extra holiday costs begin to add up. Unfortunately you can't eliminate the expense altogether, but you may be able to reduce it.

Talk to Your Doctor

Naturally, you should follow your doctor's orders when it comes to treating your RA. However, many people fail to take full advantage of their doctor's help. For instance, doctors are often given loads of free medication samples; ask them if they can give you samples of your prescribed medication to cut the costs, at least for the first month or two.

If the free sample route isn't an option, talk to your doctor about a generic version, or switching to a similar drug that costs less. As research and advances in RA medication continue, more medication options are on the market than ever before. Take some time to investigate before shelling out your life savings on the first option you come across.

Finally, ask your doctor to write you prescriptions for a 90-day supply of medication instead of a 30-day supply. It may seem arbitrary to you, but many insurance companies will charge you less deductible when you buy in larger amounts.

Go Natural for Cheap Relief

You don't want to give up on your pharmaceutical treatment (and certainly not before checking with your doctor), but supplementing with natural anti-inflammatories and pain reducers can be beneficial — and even save you from taking more pricey meds.

Some recent studies have shown certain compounds can have remarkable effects on the joints and tissues, plus their soothing nature can tackle the effects of building holiday stress.

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- **Nibble on ginger.** Ginger is a pretty powerful root: studies show it can fight off the pain-causing chemicals in the body's anti-inflammatory response almost as well as NSAIDs (like ibuprofen). It's also tasty and soothing for the stomach, so don't hold back.
 - **Sniff lavender or rosemary.** Aromatherapy has long been hailed as a great stress reliever, but it turns out that it helps in other ways, too. Lavender and rosemary are two herbs that, when inhaled, can actually alter your perception of pain. Use the essential oil of the herbs, added to warm water or neutral oil.
 - **Make a rice bag.** Fancy heating pads aren't any better than homemade heating accessories. In fact, a simple cotton sock filled with raw rice, tied shut, and microwaved for a couple of minutes is a cheap, fast, and flexible method of getting soothing heat to the places that need it most.
 - **Mix up some hot pepper ointment.** Capsaicin is the spicy compound in hot peppers, and it interferes with pain signals in your body before they reach your brain. Fresh chilies and ground cayenne work equally well to dull the pain when they're mixed with a bit of oil and applied to the joint. It may burn a bit at first, but your body will get used to the spicy effect.
 - **Drink green tea.** Recent tests on the effect of green tea in mice have returned very positive results: the tea-drinking mice were much less likely to develop RA than those who weren't fed the tea. The polyphenols in tea are known to reduce cartilage damage, too.

It's important to be just as careful around herbal supplements as you would around prescription medicine, since "all-natural" remedies can have powerful effects. Compounds taken in food or tea form are generally less concentrated than pills or tablets, so adding some arthritis-friendly ingredients to your regular menu is a safe place to begin.

De-Stress for Your Body and Your Wallet

The cost of gifts adds up. Even if you have a relatively short list, hitting the shopping malls, markets, or even online marketplace can be an exercise in anxiety and budget-blowing. Add to that your RA pain, fatigue and mobility issues, and you have a very stressful situation to deal with that's bound to worsen your symptoms.

Even though the holidays can be as stressful as they are festive, you can reduce that emotional and physical strife — all while keeping your bank account happy. The key is to combine stress-relief with creative pursuits to reduce strain on your body, explore your abilities, and produce some lovely (and affordable) gifts.

Scrapbooking

Your hands and wrists may not be up for it every day, but scrapbooking and homemade card-making is surprisingly therapeutic. The attention it takes to design, arrange and shape pages or cards is a welcome distraction from your RA discomfort, and using a variety of colors and textures can be emotionally calming (think art therapy).

Photography

Not everyone has the dexterity to tackle painting, sewing or other visual art projects. However, photography is incredibly accessible for most people, and well worth a bit of time and experimentation.

First and foremost, photography gets you out of the house. Sure, you could snap a few still-life shots inside, but it's when you go into your neighborhood, out to the fields, or through the woods where you really feel the inspiration (and stress release). If your feet aren't up for a long walk, have a friend drive you around to different interesting spots.

Candy Making

This one might sound like a big endeavor, but making candy is a lot easier on your hands than other types of baking, and relies more on timing than an arsenal of refined cooking skills. In fact, festive candy is one of the most impressive holiday baking gifts you can give that requires little effort, and modest expense.

A heavy pot, candy thermometer (they're sold at most grocery stores), butter and sugar are all you need to get started, plus some extras to flavor and embellish. Recipes for almond roca, caramels, or hard candies are just about heating sugar (along with flavoring and/or butter) at the right temperature for the right amount of time.

Want something equally as impressive with less cooking? Chocolate truffles are just the thing: heavy cream, dark chocolate, a splash of liqueur, and a bit of cocoa or icing sugar for dusting make up the short ingredient list.

When it comes to holiday parties, it can save you a lot of effort and energy to host at your place. However, hosting brings a good deal of responsibility, and a lot of expense. Rather than foot the cost yourself, make any party potluck, which will take the financial and physical stress out of the equation.