Celebrating Holidays Safely During the COVID-19 Pandemic

Holiday traditions are important for many families, and we’re about to enter the second holiday season during the pandemic. Recently, the Centers for Disease Control and Prevention (CDC) released guidelines for safely celebrating this year’s holiday season. The CDC’s top advice is for eligible Americans to get the COVID-19 vaccine before gathering and traveling for the holidays.

Vaccination Is Key
Because many generations tend to gather for holiday celebrations, the best way to minimize COVID-19 exposure and keep your family and friends safe is to get vaccinated (if you’re eligible). By being vaccinated, you can help better protect those not yet eligible for vaccination, such as young children.

Additionally, the CDC shared the following recommendations for the upcoming holiday season:

- **Select a safe location.** Celebrate outdoors if you can. Celebrating outdoors is safer than doing so indoors. Further, you should avoid crowded, poorly ventilated spaces whenever possible.

- **Consider wearing masks.** Wear a well-fitting mask over your mouth and nose when indoors if you are not fully vaccinated. Remember to not put a mask on children younger than 2 years old. Like last year, you should consider wearing masks if you’ll be spending the holidays with people from outside of your home or in an area with high transmission of COVID-19.

- **Get tested as needed.** Be sure to get tested if you have symptoms of COVID-19 or come in close contact with someone who has COVID-19.

- **Travel with caution.** Delay holiday travel, such as flying, unless you’re fully vaccinated. If you’re not fully vaccinated or traveling with children who aren’t eligible yet for the COVID-19 vaccine, choose other travel methods, such as driving.

Suppose you gather with a group of people from multiple households and—potentially—from different parts of the country. In that case, you could consider additional precautions, such as avoiding crowded indoor spaces before travel or taking a COVID-19 test in advance of gathering.

By working together, Americans can enjoy safer holidays, travel smart and protect their health—as well as the health of their family and friends.
Reduce Your Holiday Stress

The holidays can be a major source of stress for many Americans. Top holiday stressors include staying on a budget, managing multiple commitments and finding the perfect gifts. And if COVID-19 transmission is high in your community, you may also be feeling worried about you and your loved ones' health. Consider the following coping mechanisms to help reduce your holiday stress:

- **Get organized.** Finalize your plans—including gatherings, shopping days, family pictures and baking days—and put them on the calendar. If you haven't already, get started on compiling wish lists and shopping lists.
- **Keep up healthy habits.** Try to do something active every day, keep healthy snacks on hand, limit alcohol use and get at least seven hours of sleep each night. Remember to take time for yourself as well.
- **Don’t say “yes” to everything.** Choose a handful of meaningful activities or events and skip the rest. It's important not to stretch yourself too thin or commit to gatherings you’re not comfortable with amid the pandemic.
- **Stick to a budget.** If you’re stressed about how your holiday spending will impact you after the celebrations are over, you’re not alone. Remember, the sentiment of a gift is much more important than the cost. Set a realistic budget and don’t exceed it.

Don’t let stress get in the way of enjoying your holiday season.

**Financial Stress During the Holidays**

According to Affirm's latest Consumer Spend Report, here are Americans’ top holiday spending concerns this year:

- Staying on budget (41%)
- Incurring long-term debt (31%)
- Paying shipping costs (28%)
- Being charged late or hidden fees (26%)

Stay Safe While Decking the Halls

Although decorative lights are great for getting your home ready for the holidays, they can also present safety risks if they aren't displayed and maintained correctly. Follow these tips to stay safe while decorating for the holidays:

- Select lights that have been independently tested by a safety and compliance organization. Tested products will generally have a label.
- Inspect all lights before using them and discard those with damaged cords or plugs. Also, make sure the lights are unplugged before replacing any bulbs.
- Use a ladder made of nonconductive materials when you hang lights outside to reduce the risk of electrocution.
- Check to see if your lights are meant for indoor or outdoor use. Indoor lights can cause electrocution or fire if used outside.

Decorating can get you in the holiday spirit, but remember to put safety first when you’re creating a winter wonderland.