

## October / November 2010

### Release... Christmas is coming...

Christmas is only 2 months away! Each year many of us resolve to start our Christmas shopping earlier rather than leaving it until Christmas Eve. But the reality is many of us buy our gifts at the last minute. Many of us will be operating on a tighter budget than last year, so it's important than ever to get a plan of action in place. Whatever timescale or budget you are working with, it pays to adopt a more savvy approach to your festive shopping. Below is some practical advice for getting the most out of your Christmas spending:

**Shop With Cash** - Shopping online and paying with credit cards makes it easy to spend huge amounts without realising how much money is leaving your pocket. By shopping at a real store with cash, you'll be much more conscious of every penny you spend, resulting in fewer gift expenses.

**Shopping Lists** - Before shopping, make a list of everyone on your gift list, and next to their name put the maximum amount you want to spend on them. This way, as you're walking through shops, you'll be able to easily budget and keep your shopping organised.

**Cooking** - Cooking for friends and family during the holiday season can quickly add up. To save money on food expenses, plan your meals before you buy groceries so you know exactly what ingredients you need. Also, by buying in bulk you can get great deals on the groceries you use most.

**Fun** - Holiday fun can get expensive: from going out to dinner with visiting friends and family to going to Christmas shows and events. Try a few holiday activities that cost little or nothing yet still are enjoyable such, as Christmas carolling with friends, window shopping at Christmas markets, competitive board games like Monopoly and Cranium, and volunteering with friends and family at the local homeless shelter are just a few ideas.

**For free, confidential and non-judgmental advice on creating a budget and dealing with debts**, contact **RELEASE** on **01773 306289** or **07805 795748**. [www.releaseonline.org.uk](http://www.releaseonline.org.uk)

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