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Release... Top Tips at Christmas...

- **Plan ahead.** Work out how much you can realistically afford before you start spending. If you want free assistance on budgeting contact RELEASE. The worst way to do your Christmas shopping is at the last minute, in a panic, with a pocket full of Credit and store cards
- Be prepared; buy presents now! If you rush to the shops at closing time on Christmas Eve you are likely to spend a great deal more than if you had planned ahead
- **Don't overspend!** Set a limit on how much you are going to spend on each person and stick to it. Remember that **Christmas is an expensive time of year for everyone.** With some close friends and adults in the family you may be able to make a 'no presents' pact. Or agree to exchange only token gifts with a fixed limit on what you spend
- **Try shopping with cash only** - that way you can't spend more than your budget
- **Try not to feel pressurised by children** into buying expensive toys or other items you can't afford. Explain the situation to children. Don't be tempted to buy toys from home catalogues they can often work out more expensive
- **Don't go overdrawn** without telling your bank in advance. You will be penalised quite heavily, often with an initial £20 fine and then interest of as much as £5 a day
- **Don't go mad in the January sales** if you have overspent at Christmas and avoid the temptation of the numerous 'buy now pay later' offers
- **Forget all of your worries for one day of the year.** Whatever they are, just relax and enjoy celebrating the birth of Christ!
- **Finally, if you do run into debt problems,** don't ignore them and hope they'll go away – contact RELEASE (Financial) Charitable Trust on 01773 306289 or 07805 795748. This is a free service dedicated to serving the people of South Normanton and Pinxton.

For Free, Confidential and Non-judgemental Advice on creating a budget and dealing with debts – contact RELEASE (Financial) Charitable Trust on **01773 306289** or **07805 795748**.
www.releaseonline.org.uk

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Wishing you all a very happy (and affordable!) Christmas!