

October / November 2011

Release... Christmas is Coming!

Unbelievably, as you read this, Christmas is only about 2 months away. For many of us it probably seems far too soon to be thinking about Christmas, but Christmas is coming and the goose won't be getting fat this year - according to a festive season spending survey.

Each year many of us resolve to start our Christmas shopping earlier rather than leaving it until Christmas Eve. But the reality is, despite our best intentions, many of us buy our gifts at the last minute.

Research shows that many of us will be operating on a tighter budget than last year, so it's more 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 and top tips for getting the most out of your Christmas spending:

Shop In Person With Cash - Shopping online and paying with credit cards makes it easy to spend huge amounts without ever 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.

Make A Shopping List - 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 shopping centres, you'll be able to easily budget and keep your shopping organised.

When Cooking - The expenses associated with 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.

Having Fun - Holiday fun can get expensive: from going out to dinner with visiting friends and family to going to Christmas shows and events, you'll be spending a lot. Try a few holiday activities that cost little or nothing yet still are extremely enjoyable such as Christmas carolling with friends, window shopping in beautifully decorated 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-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

Registered Charity No. 1110731

RELEASE (Financial) Charitable Trust Licensed by the Office of Fair Trading No. 576547 - Debt Adjusting/Counselling

If there are any topics you would like us to cover relating to money/debt issues please contact us.