

Start planning for Christmas



Shops try hard to lure customers into buying things they don't need at Christmas. If you ask people what Christmas and the holiday season are really about, most will say relaxing and spending time with family – not spending loads of money.

It's easier to dodge Christmas debt by staying away from the shops and remembering that you and your family can enjoy a happy, debt-free summer.

Spread the cost

If you're on a budget, buy what you need over the next few months so that when Christmas comes around, there's not such a big bill to cope with.

- Spread the payments out so it's easier to budget
- Decide what you can afford to spend
- Break down your budget to allow for gifts, decorations, food, drink and entertainment
- Keep track of your spending in the months leading up to Christmas – work within the budget and enjoy a stress-free Christmas
- Join your local supermarket's Christmas club. It can help spread the cost of Christmas over the year. The earlier you start contributing to your Christmas club, the more treats you'll be able to have.

MoneyTalks

You can get free, non-judgemental budgeting and debt management support by visiting moneytalks.co.nz for information, resources and a chat.

@ Email

You can email help@moneytalks.co.nz, or find a free financial mentor near you at moneytalks.co.nz/find-help-now



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