

BUDGETING

How to survive leading up to Christmas...and other significant events

There are many extra expectations on us during Christmas and the holiday period. Here are some budgeting tips for you to consider, in order to approach this time with awareness and a sense of calm planning.

Keep a record of all your Christmas purchases. Use a notebook to record your balances.

Be accountable to someone for any purchases over a certain amount.

Only use credit cards for absolute emergencies

Avoid buying fast food or takeaways. It's healthier to eat at home

Leave large budget items for Christmas for a while before you decide on the purchase. Maybe have a family discussion before buying.

Food shopping

- Never shop on an empty stomach
- Always shop with a list especially close to Christmas
- Try preparing a weeks worth of meals and make a list with the menu you have decided on.

Remember everything in the supermarket is designed to help you IMPULSE buy.

- Compare prices - brands and weights can vary. Store brands can be cheaper.
- Keep a shopping list on your fridge and as you run out of things, mark it down.
- Buy specials only if you need them and are going to use them. Don't go from supermarket to supermarket to get the best price. You will waste more in petrol.

Think about making some Christmas presents rather than buying them, like bottling, preserving, sewing, baking, rather than buying.

If you have accounts that are overdue at this time of the year, ring some of the people you have accounts with that are overdue. Most are usually understanding as long as they are aware of the circumstances you are in.

If you feel that you need help, contact a budget advisor through one of the local agencies in your area:

www.familybudgeting.org.nz/ or call 0508 BUDGETLINE (0508 283 438)

<http://salvationarmy.org.nz/here-to-help/welfare/budgeting-advice/>