

‘Tis the season to be jolly...’

..... but for many people Christmas can be a time of stress and financial strain.

Christmas need not be so stressful.
It’s easy to have a stress free Christmas if you are **organised, stick to a budget** and are **realistic about your own expectations.**

St. Colmcille's (Kells) Credit Union Ltd.
and Meath MABS

have come together to give you some practical tips on how to budget and manage your money in the run up to the Christmas season.

We hope our shopping tips and sample budget planner will help in making your Christmas stress free.



Top tips

FOR CHRISTMAS SHOPPING



- Set a budget and stick to it!
- Avoid starting the New Year with massive debts so be realistic in what you can spend on presents, food and entertaining.
- Savings stamps from your local supermarket
- Pay with cash where possible and avoid borrowing ‘expensive money’ via Credit Cards, Store Cards, Catalogues and Money Lenders
- If you have to borrow money try and keep the amount to a minimum and go to your local St. Colmcille’s (Kells) Credit Union Ltd. who offer very competitive rates (see repayments table inside)
- Plan early by starting your shopping in November and you’ll be sure to pick up a few pre-Christmas bargains
- If you are buying a lot of presents for friends and family, why not suggest doing Kris Kringle or set a price limit on presents
- Remember shops are only closed for 1-2 days so there is no need to bulk buy
- Put off shopping for shoes/clothes until the sales start on St. Stephen’s Day.

REMEMBER THE BIGGER PICTURE
‘Christmas isn’t just about food, drink and presents’