

MAKE SURE YOUR CHRISTMAS PLANNING INCLUDES PUNCH:

-  save money
-  less stress
-  and no nasty surprises in the New year!



The festive season can be the *stressful* season and the most expensive time of the year.

If you're not careful the only people getting fat are the big brands and retailers who've become so good and making us spend at Christmas.

Follow our tips and have more fun for less dosh.

Plus, January will be a whole lot nicer with smaller bills.

MONEY FIGHT CLUB

SAVING YOU MONEY ONE PUNCH AT A TIME!

Beware of buying Christmas treats like cakes and chocs too early.

Often they get eaten early too and you have to go out and spend again. Great for retailers. Bad for your bank balance.

BLACK FRIDAY

Black Friday falls on November 28 in 2014.

This relatively recent import from the US offers one day bargains – but are they?

CYBER MONDAY

This falls on December 1 this year and is the busiest online shopping day of the year. Same rules as on Black Friday apply. Are you truly buying a bargain?

Christmas has a 'halo' effect which encourages us to think about buying things like dining tables and sofas. **DON'T!**

You may snap up a bargain in the January sales but only if you can afford it!

Use your phone to check prices but not to make impulse Christmas purchases – particularly if you're feeling stressed or tipsy

Remember summer? All that lovely sunshine? It was also when retailers turned up the heat on Christmas, getting us in the mood to spend.

For example, toy store Hamleys releases its 'Top 10 toys for Christmas' predictions in June, which starts to build demand...

Try and ignore the headline grabbing stories about how much we're going to spend this Christmas and what we plan to spend it on. It conditions us to spend and can give us false sense of reassurance that our planned spend is actually quite modest – when compared to the national averages.

Watch how much food you buy. At Christmas as a nation we bin the equivalent of two million turkeys, 5 million Christmas puddings and 74 million mince pies. We spend more on food and drink at Christmas than at any other time.

BLACK MONDAY!

Long recognised as the most financial depressing day of the year with the longest gap between pay packets and the winter bills, including those credit card statements, rolling in. Follow our tips above and online and be prepared. Monday, January 19, 2015