



MONEY FIGHT CLUB

SAVING YOU MONEY ONE PUNCH AT A TIME!

MONEY FIGHT CLUB – November 2014

Who supersized Christmas asks Money Fight Club? If you want to save money this Christmas you need more than an Advent Calendar. Money Fight Club, which is revolutionising the way people handle their finances, launches a new, no holds barred, Christmas countdown.

The Christmas holiday season has supersized in every sense. It takes up more time; it costs more money. We feel increasingly obligated to buy each other bigger presents and ensure our fridges are groaning with exotic foodstuffs and our cupboards bursting with booze. What began life as a half day religious festival has now become a season-long celebration of consumption. But how did it happen?

Unwrap the tinsel and fairy lights and what you find is an extraordinary feeding frenzy for brands and retailers, say Money fight Club. What's on the menu is consumers being dazzled by evermore sophisticated marketing techniques and evermore pressure to spend. What's being plucked are our wallets.

To help consumers turn the tables, Money Fight Club is launching a range of free seasonal resources starting with their own take on the traditional Advent Calendar:
<http://moneyfightclub.com/templates/slash-christmas-shopping-costs/>

Other tools and tips will be revealed over the coming weeks. *If you want to enjoy Christmas and not just get stung by it you need to be on your guard now.*

Some facts behind the Money Fight Club Christmas countdown:

Summer - Hamleys releases its 'Top 10 toys for Christmas' predictions. Marks & Spencer launched its Christmas food specials (including a sprout smoothie) and Waitrose revealed its Heston Blumenthal special pudding.

Autumn - Christmas delicacies start to appear in the shops. The stores are banking on you eating your first supplies and having to shop again. Predictions about the size of this year's Christmas spend start to appear, getting consumers into spending mode.

Still to come - American import, Black Friday, which has long been the start of Christmas shopping in the US. Last year saw riots in Asda.

Cyber Monday is the first Monday of December and the busiest online shopping day of the year.

- **Black Friday 2014 - November 28, 2014**
- **Cyber Monday 2014 - December 1, 2014**

more...

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www.moneyfightclub.com



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Anne Caborn says: "Who supersized Christmas is actually a rhetorical question. It's the supermarkets, manufacturers, retailers and marketers who've found ever more cunning ways to unwrap our cash. Christmas 2014 is the season to be wary as we spend to compensate for several tough years of recession and aided by retailers who ensure we 'buy Christmas' more than once in the run up to the big day itself."

Lindsay Cook adds: "Never mind when the first Christmas decorations start to appear in shopping malls and store windows, the build up to Christmas actually starts while most of us are still packing our summer holiday suitcases. These early forecasts about Christmas spending, the toys that will be most sought after and the most exotic food offerings from the big name supermarkets start to appear in the press and are designed to get us into Christmas spending mode. The retail Advent Calendar started in June!"

See image - Anne Caborn (left) Lindsay Cook (right)

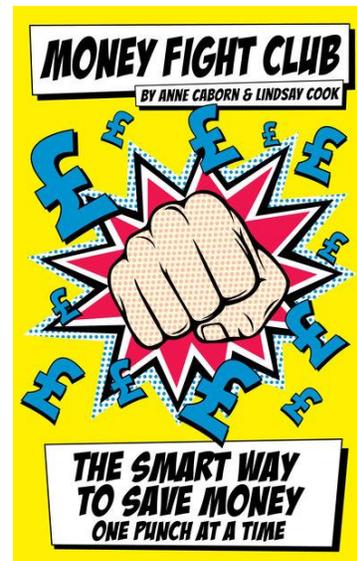


About Money Fight Club:

Founded in January 2014, Money Fight Club is a growing financial fitness initiative that transforms the way we budget, spend and save. As well as a book (published by Harriman House earlier this year ISBN 9780857193346) there is a website offering free resources, an email newsletter and an employee financial wellbeing programme.

The aim of Money Fight Club is to alter personal attitudes to money, enabling people to use techniques and tool to make better and more satisfying financial decisions. Money Fight Club does this by:

- revealing the tricks that make us spend more than we have, or on things we do not need
- changing consumer perspectives
- putting control with the customer - not the salesman
- providing free tools and resources.



Money Fight Club aims to tip the balance of financial power in favour of the consumer, rip away the social taboos that make talking about money and money worries difficult and make financial fitness and its benefits as desirable as physical fitness and a gym membership.

For media interviews, by-lined articles or comment, please contact:

☎ 01273 553393

✉ info@moneyfightclub.com

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