

CHRISTMAS FINANCE \$URVIVAL GUIDE

Talk to your case worker about planning for Christmas – here are a few tips to get you started.

Budgeting

Put aside \$50 every week in October and November and you will have \$400 saved by December 1st to use for food and gifts.

FOOD

Start buying snack food and soft drink each week and store it away for Christmas – make sure the kids don't find your stash and raid it!

Ask for HELP!

Sometimes Christmas feels overwhelming, ask your case worker

for help and start planning as early as possible.

GIFTS

Set realistic amounts for gifts for each family member and stick to them. Other families might spend more or less than yours – that is ok

AVOID Afterpay

Be careful with Buy Now Pay Later – whilst it might help you out in a pinch today, it will also create a bigger pinch in the following weeks!

