

WE ARE HERE FOR YOU.

WE ARE NEWHAM.



Making the best of Christmas

With the festive season upon us, you may feel anxious about money at such an expensive time of year. Don't let Christmas put pressure on your wallet. Support and guidance is available to you whatever your situation this Christmas.

12 WAYS TO MAKE THE BEST OF CHRISTMAS

Work out a Christmas budget

1

Budgeting is one of the best ways of coping with costs. Visit our budgeting tool www.ournewhammoney.co.uk/smart-spending/budget-planner-tool



Make Christmas about loved ones

2

If you are a little stretched this Christmas, it's possible to relieve pressure, increase happiness and avoid the worry before and afterwards. Make Christmas about seeing loved ones – not splashing out on expensive presents. It's more important to secure a happier, financially less stressed New Year.

Give time not money

3

Instead of buying presents, you could promise to do something for a loved one. How about offering breakfast in bed or help with the housework?

The gift of not needing to buy a present

4

Perhaps the best gift you can give is to release someone from the obligation of buying you a present. Make a no unnecessary present pact or agree a small limit for buying gifts.

Voucher hunt

5



Search the web for discount codes before paying full price. For more information visit:

www.vouchercodes.co.uk/dealfinder

www.moneysavingexpert.com/deals/discount-voucher-codes



Book in advance

6



If you're hoping to travel by train or coach this Christmas, save on fares by booking in advance. For more

information visit:

www.thetrainline.com/trains/great-britain/ticket-types/advance-train-tickets
www.nationalexpress.com



Cut the cost of your shopping

7

Make a shopping list and stick to it. Shop online to monitor your basket cost and visit www.trolley.co.uk to compare prices across shops.



In store, scan-as-you-shop devices track your spend as you go.

Make your loyalty points count

8

Loyalty points are usually worth more if you spend them online. See if you could use any store loyalty cards that you have to buy presents.

Avoid buy now, pay later

9

Tempting as these schemes are, try to avoid them unless you have a plan in place for repaying within the interest free period. After the 0% phase ends you'll be charged a large interest rate.

Christmas magic for kids

10

There are lots of ways to sprinkle a little Christmas magic for free or at very little cost.

Go for a walk in the early evening or hop on a bus and admire the Christmas lights.

Make Christmas decorations with the kids

11

Homemade decorations can look great at a fraction of the cost – and are a good way to keep kids entertained. How about cutting out snowflake shapes or making paper chains in bright festive colours (pound shops often sell kits to make it easier).

Free events locally

12

Newham Council is organising a boroughwide campaign 'We are Together at Christmas' to harness and encourage the community spirit this borough is famed for. For full details, visit:

[www.newham.gov.uk/
community-parks-leisure/
together-christmas](http://www.newham.gov.uk/community-parks-leisure/together-christmas)



WE ARE HERE FOR YOU.

If you need financial advice or support, don't suffer in silence. Our Newham Money's advisers can offer a range of confidential help and support, especially with the cost of food and energy.

CONTACT US

020 8430 2041

ournewhammoney.co.uk@newham.co.uk

www.ournewhammoney.co.uk

@OurNewhamMoney