



acacia EAP
employee assistance program

Managing Finances at Christmas

Acacia EAP





Tips for Managing Finances at Christmas

#1 – Set limits and plan ahead

Make lists	Make lists of the things you need to buy, and the amount you wish to spend and try to stick to it. Having lists will help you plan your spending and keep you on track. Keep a running total of costs to help keep an eye on spending.
Talk to others about their needs	Whilst we can feel good buying gifts for others, some people may really enjoy a service like helping with the garden, or donation to their favorite charity. Oxfam have a donations page for example specifically for Christmas called Oxfam Unwrapped: https://unwrapped.oxfam.org.au/occasion/kris-kringle
Plan for the year	Buying gifts in the sales throughout the year, or using a layby service in advance can both help save cash and also spread the budgeting. Travel prices can dramatically increase towards Christmas, so booking well ahead if possible can be helpful.
Have a clean out	With recycling on the increase, now is a good time for having a clear out and selling items online on Buy and Swap sites. Look for items to purchase also.





#2 – Saving Money

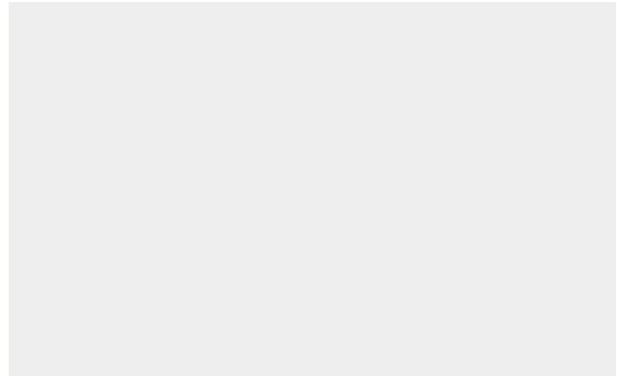
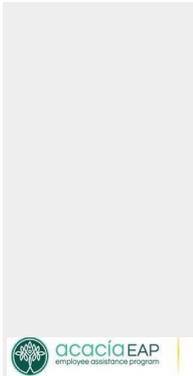
Finding deals	<p>Looking online for your gifts will not only save time, but also can be cheaper, via online discounts and offers. Look for online sales or organisations that offer sign up deals. Using your rewards points at Christmas if you have them can be a good plan.</p> <p>Use Google to price check items you are looking to buy, the same item may be available at a cheaper price through a different store.</p>
Think about novel alternatives	<p>Giving your time to help out or volunteer can be a meaningful alternative way of giving. Think about home made alternative gifts, such as baking or decorations. The 'Secret Santa' (picking a name out of a hat) idea is a great way to give and receive gifts without buying for everyone.</p>
Pay of Credit Cards Early	<p>Paying off credit cards as early as possible can save an accumulation of interest. Check the terms of the credit card or prepay plan so you know what to expect.</p>

#3 – Clarity and Support

Open conversations	<p>Understanding the expectations and needs of loved ones can be important to know where to set limits. Having an open conversation is a way of working towards this.</p>
Support	<p>Christmas time can be stressful time for some, for financial worries or family stress. Talking with a counsellor can help with learning skills to make plans according to what your needs are, working with boundaries, verbalizing what you want. EAP Counselling services can help.</p>



How can Acacia EAP Help?



- Counselling can help setting goals, working with boundaries and talking about the stress that can come with Christmas time. If you are stressed, you may not be in a good frame of mind to plan, organise or negotiate.

We have **Specialist Clinicians** available ready to support you with getting the most out of your holiday time that works for you, we also have **Financial Counsellors** that can help with budgeting and planning and also **Dietician Counsellors** who can help with dietary advice during the holidays. Just ask for an appointment with a today on 1300 364 273.