

<http://www.stuff.co.nz/marlborough-express/news/community-papers/5928787/Christmas-can-be-a-spoiler>

CHRISTMAS CAN BE A SPOILER

Last updated 08:07 09/11/2011

Christmas is just around the corner, with all the joys of family, food and presents.

All too often though after the turkey and the Christmas pudding comes a sinking feeling that is nothing to do with eating too much as you start counting the cost of the big spend. Robin Raymond caught up with Marlborough Family Budgeting Service co-ordinator Joan Farrow to discuss some tips to help prevent a post-Christmas budget headache.

With the cost of living at record levels, Marlborough Family Budgeting Service is seeing more clients than ever.

The global recession has helped the budgeting message get out there as people realise they can't buy now and pay later, service co-ordinator Joan Farrow said.

The snag is Christmas. The festive period is a tempting time, Joan said, but the Christmas shop can cause as much stress as fun.

"There's no point creating problems later from a short, enjoyable, Christmas. It's not worth it for the few days fun we have.

"It can be challenging to cover those Christmas specials, but you can have a good Christmas without spending lots," she said.

The key was in the planning.

"Allow enough money for essential bills, like the rent or mortgage, power and phone before allocating money for the Christmas spend. Before shopping think about how much you have available and make some lists."

Thinking about January extras like the back-to-school bills was also important, but some careful present buying, getting practical presents, could cover some of those extras while still being fun, Joan said.

Planning Christmas Day costs with the family was also a good idea.

"Discuss setting some limits like maybe only the kids get presents this year.

"Share the costs of the meal with others so you don't have one person buying everything."

One trap was feeling like you were expected to spend a lot.

"People get caught up in the idea that others expect stuff, but I think these days people are more realistic about gifts. They don't expect as much.

"People see all the advertisements and things and they think other people are getting those things, but remember, we're all doing our own little bit to keep it affordable."

A good way to keep costs down was to get creative making things like cards, she said.

"If you can't afford it, don't buy it. Think about things that can be made. Gifts can include a little baking or sometimes some thoughtful words in a fancy little box can be a fantastic gift."

However, Joan's best piece of advice?

"Really the planning should be started after Christmas for next Christmas ... putting a small amount aside each week ... even \$2 a week can make Christmas so much more enjoyable for people."

- The Marlborough Express