

Don't have a **COSTLY CHRISTMAS!**

Do you know how many shopping days are left til Christmas? Have you made sure that no-one is missed off your Christmas card list? Whether you're filled with the joys of the festive season - or the idea of turkey and tinsel fills you with dread - there's no escaping the fact that Santa is on his way.

We can't wrap your presents or guarantee the perfect roast potatoes, but perhaps we can help with another worry – keeping on top of the cost. *Pride* spoke to the Financial Ombudsman Service – the free service with the power to get money problems sorted – for their top tips to avoid a costly Christmas.

MAKE A MASTERPLAN!

Christmas can sometimes feel chaotic, so it pays to spend a few minutes jotting down your budget and outgoings to make a realistic budget before you start shopping. Pricing up what you're intending to buy means you can manage your finances more effectively – and you might be able to make the most of special offers and cut-price deals if you know what you're looking to buy. Try not to spread your cash too thinly though.

DON'T BANK ON PAYMENTS NOT BOUNCING:

Keep an eye on the dates that bills and regular payments are due – like direct debits and standing orders. Banks don't process payments on bank holidays, so you may find some payments into your account are delayed or debits are taken early. It makes sense to try to keep some money available in your account over the Christmas period to cover any unexpected payments.

STAY SWITCHED ON ONLINE:

Can't face the High Street? There are lots of great deals to be found online. If you're purchasing goods on the internet, don't hand over your card details unless you're sure the business is legitimate. Using a credit card to pay means you have more rights if something goes wrong with your purchase. But remember to pay off the balance promptly, as interest-rates can really increase your costs.

AVOID NASTY SURPRISES:

It may be the season of goodwill, but sad to say, Christmas is also a peak time for burglaries. If you've got high-value presents under the tree, make sure you tell your insurance company so you're covered if they're



Keep calm I've kept the receipt.

won't cover you if something is stolen that's been left on show.

SPREADING THE COST:

With record numbers of people contacting the ombudsman to say they're struggling with money, don't get caught out by overspending. If you're spreading the cost of Christmas you might be tempted to use different kinds of credit, like catalogues, store cards or payday loans to make ends meet. Don't over stretch yourself though – and make sure you read the small print to know what you're signing up for. Payday loans and store cards can have high rates of interest and charges. Catalogues may offer some great deals, but many have strict rules about returns – and your payment date may shift every month.

We hope that the only thing you have to worry about this festive season is wrapping your present to perfection but if you do have a financial problem – and you can't sort it out with a bank or insurer – the ombudsman might be able to help. ☺

damaged or stolen. And when you're out shopping, make sure you don't leave anything on display in your car. Most insurance policies

Contact the ombudsman on: 0300 123 9 120 or financial-ombudsman.org.uk