

**For immediate release
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Avoid wallet fatigue this holiday

Saint John, NB -- This holiday season, with a little planning, you can avoid the holiday – and wallet - fatigue that hits once the bills start to arrive in January.

Just like Santa, make your list and check it twice, set your budget and then only buy for those on your list. Take the time to think about what the season really means to your family, set limits and be creative.

“When consumers have a strategy for Christmas spending it can often make a huge impact on how they will start the New Year.” says John Eisner, President of Credit Counselling Services of Atlantic Canada, Inc.

Decide how much you can afford to spend. Then, prioritize your gift list with an estimated dollar amount adding in other expenses such as meals, entertaining, decorations, and wrapping paper.

Find out what people on your gift list like and shop throughout the year for these items taking advantage of seasonal sales. If your gift-giving list is too long, consider adjusting the amount of money allocated for gifts or suggest drawing names.

A little advanced planning will help your holiday budget next year. Take a part-time job, work overtime or put aside a little bit of money from each pay cheque to earn extra spending money for the holidays.

There are many inexpensive ways to celebrate the holidays: host a potluck, participate in a carol sing or go sledding or skating, just to name a few. Be creative in your gift giving: homemade gifts and cards, cookie exchanges or offering to help someone with tasks at home are all ways to keep your spending under control.

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For more information contact:
John Eisner
President
Credit Counselling Services of Atlantic Canada
Tel: (506) 633-3990
Email: john@solveyourdebts.com