



Credit Counselling Canada  
Conseil de Credit du Canada

## Public Service Announcement

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For Immediate Release

### Planning Your Holiday Spending

This holiday season, with a little planning ahead, you can avoid the holiday fatigue that many people experience 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 determining your budget and activities for the holiday season, ensure that all of your monthly re-occurring bills are up to date. Then use your surplus for your holiday spending.

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.

If you do find that your bills in January are larger than expected, cut back on eating out, coffees on the go and other discretionary spending, and come see us for help.

For more budgeting and money management tips, visit Credit Counselling Canada at [www.creditcounsellingcanada.ca](http://www.creditcounsellingcanada.ca) to locate the non-profit member agency nearest you.

Members provide consumers with confidential counselling, debt management and education programs.

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