



Safeguarding and Welfare

Autumn 2 - 2019

How to be money savvy this Christmas

If the festive season usually leaves you out of pocket and feeling like you spent more time and money battling the crowds than relaxing with friends and loved ones, why not simplify things this year?



Here are some quick and easy tips to help you enjoy the holiday season without breaking the bank.

- 1. Make a list and check it twice**
Make lists of the things you need to buy and the food you need to prepare for the festive season. Having lists will help you plan your spending and keep you on track.
- 2. Track your spending**
Keeping track of your festive spending is the best way to avoid going over your budget this Christmas. Use an app, write it down, or keep track through your online banking.
- 3. Be cautious with Christmas credit**
If you don't have the cash to pay for your Christmas goodies up-front, you might be tempted to use your credit card, or use a buy now pay later service. Although these are convenient ways to get the things

you need now, that convenience can cost you dearly if you find yourself still saddled with Christmas debt well into 2020. Before you sign up to a buy now pay later service, make sure you understand what the terms and conditions are, how much your repayments will be, and when they are due.

- 4. Agree on a spending limit**
Suggest to your loved ones that you set a limit on how much you will spend on gifts for each other to keep your budgets under control
- 5. Savvy sales**
Take advantage of sales throughout the year to find bargains and store them away for Christmas. But, even in December there are bargains to be had. You can also check out any clearance outlets near you, or sign up to their newsletters so that you'll be in the know when they have a sale.



- 6. Lighten your load on Christmas day**
Share the catering - Even if you're hosting Christmas Day lunch or dinner, there's no need to shoulder all the work yourself. Ask others to bring nibbles, drinks, salads or desserts.
Buy only what you need - It can be easy to overestimate how much food you'll need at Christmas, only to end up throwing some away or eating leftovers for days.
Switch supermarkets - Make a list of the groceries you need for Christmas, then take advantage of the competition between supermarkets by checking out the advertised specials and stocking up. Don't buy everything at the same shop if you can get it cheaper elsewhere.

Free family activities*

Just because the weather is colder and the dark nights are drawing in it doesn't mean that there aren't still plenty of activities to share as a family.

- **Visit your local park**
Wrap up warm and go and have fun at your local park. Enjoy the swings, slides and having a run around. Some local parks, such as Ferry Meadows, will even have free winter displays and Christmas activities.
- **Go on a winter nature walk**
There's so much to see in winter and nature can look so different in the cold compared to other seasons. From trees to birds, snow and ice and the amazing different smells. Get out and about and see what you can find on a nature walk.



- **Check out your local library**
Libraries are great places to visit and they often hold free baby and toddler sessions where you can meet other parents with children – something that can be difficult, especially in the winter months. Otherwise you can just visit and borrow many different types of books, for free, and then enjoy cuddling up and reading exciting stories together. Click on the link to find your local library

<https://vivacity.org/libraries-archives/your-local-library/>

- **Visit a museum**
It is cold, probably wet, maybe even snowing and you just don't fancy being outside, but you want to get out of the house. Museums are such great places to visit and with many being free, you can have a great day out, while also being indoors. Click on the link to find out what's happening at the Peterborough Museum <https://vivacity.org/heritage-venues/peterborough-museum-art-gallery/>
- **Play a game together**
If you're looking for something to do at home, board games can be a great way to have fun and spend time together.

*Taken from BBC CBeebies website. For more ideas check out <https://www.bbc.co.uk/cbeebies/grownups/free-activities-to-do-in-winter-with-kids>



This Year we will be working closely with the children's emotional wellbeing charity CHUMS. We have invited them into school during children's mental health week in February 2020 to talk to parents. Look out for further information.