

December 2008 / January 2009

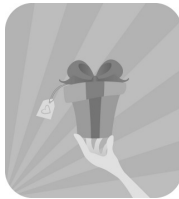
Release... by Paul Stears

Christmas is coming! Where does the time go?

Unfortunately, for many of us it can be the most stressful time of year, and money problems are usually a key part of this. This is a typical story 'One year, when I was working in a restaurant, I borrowed some money and went mad at Christmas, buying my daughter everything she wanted. It took nearly seven months to pay for it all. In the end, I couldn't afford to take her anywhere on holiday the next summer. Most of the presents ended up collecting dust under the bed.'

There are many tips which can help us during this time, if you would like a free leaflet (produced by the CAB), please contact us.

If you do run into debt problems, don't ignore them and hope they'll go away – contact RELEASE (Financial) Charitable Trust on 01773 306289 or 07854 296344. This is a free service dedicated to serving the people of South Normanton and Pinxton. Remember you are not



alone - The average adult spends £863 extra at Christmas: food & drink £163; wrapping paper, cards and postage £53; Christmas tree and decorations £64; socialising (dinner, theatre, cinema, panto etc.) £121; travel £84; presents £378.

For free, confidential and non-judgemental advice on creating a budget and dealing with debts, contact RELEASE (Financial) Charitable Trust on 01773 306289 or 07854 296344. www.releaseonline.org.uk

Registered Charity No. 1110731 RELEASE (Financial) Charitable Trust, licensed by the Office of Fair Trading No. 576547 - Debt Adjusting/Counselling
Wishing you all a very happy (& affordable!) Christmas!

Christmas is coming, the bills are growing large,

We're all using credit, with no thought for hidden charge.

Christmas is coming, there's so much more to get

Every-one is spending, so let's take on some debt.

*Christmas is over, nothing more to celebrate
Just a lot of growing credit, and some heavies at the gate.*