## Tighten Your Belt



## Spend wisely this festive season

We are all affected by the global economic recession. This year end, be extra careful to avoid overspending and getting into unnecessary debt.

A great way to avoid overspending and begin a prosperous new year is to create a budget. Take into account all your December and January expenses before you start shopping, as it is easy to get caught in a festive spending spree with all the tempting specials.

Give yourself time to think before buying, as debt costs more than you may realise. Spend wisely this festive season and remember to save for the New Year.



