



Rent before presents!

Research shows over half of us will spend more than we earn in December and the average time to pay off our Christmas debt is five months. In October, Citizens Advice helped 7,700 people across the country facing issues with their private rented homes — that's 34% more people than the same time last year - well before the Christmas spend has had any impact.

Budgeting:

Expect to pay your rent as normal. Set a budget for each person and stick to it, ensure that you have enough money set aside for any extra eventualities too. The sight of a mountain of presents under a Christmas tree may seem magical but a roof over your heads and food on the table is much more important.

Only buy gifts for your own children:

It's easy to get carried away with family, friends, friends' children, colleagues but they will understand if you explain that you have had a tough year and need to keep your spending under control for now. Will their children even notice? Instead, plan a day out together after Christmas once COVID allows.

Consider 'Secret Santa' with your family and friends:

Again, set yourselves a limit on what you can spend on each other, this can be a much more fun and affordable way to give and receive gifts.

Pat Coomber-Wood, Chief Officer of Citizens Advice North Oxfordshire and South Northamptonshire said "We want to encourage people to please take extra care with their spending this Christmas. The reality is that the rent still needs to be paid. We see a huge surge in people needing our help with debt every January and we are urging people to enjoy the festivities whilst considering next year too."

Please don't be proud. If you are having difficulty paying your bills, struggling to buy food or heat your home then please contact your local Citizens Advice at www.ca.org.uk as they may be able to help you during these challenging times.

We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.