

## HOW TO REDUCE SPENDING THIS CHRISTMAS

If you are unsure about where to begin reducing your spending this Christmas the Consumer Affairs Commission (CAC), recommends that you start right where you are today. Do not budget for a bonus or any extra cash from Western Union or some other windfall. Start with your basic income minus your monthly expenses. Then follow these CAC tips:

- **STEP 1:** Decide how much money the family can afford to spend. Write the figure down. Do not increase it regardless of how much tips, bonus, cash gifts you receive. Stick it on the refrigerator for the whole family to see.
- 
- **STEP 2:** Have each member of the family write their Christmas list to a maximum of three persons. Decide who gets a card, a cake or a visit from the family. Give gifts from your family to the other family instead of individual gifts.
- 
- **STEP 3:** Purchase Christmas cards in bulk from charitable organizations such as the Mustard Seed Communities, Sir John Golding Rehabilitation Centre, or Youth Opportunities Unlimited. Send them to persons you care about. Make your greeting card special while contributing to a good cause.
- 
- **STEP 4:** Pay cash, every time! Always avoid popping out that credit card. Leave them at home for emergencies such as illness during the Christmas season or urgent travel, etc.
- 
- **STEP 5:** Make 50% of your gifts from your kitchen table. Framed family photos of the previous Christmas gathering may be the best gift your visiting cousins ever receive.
- 
- **STEP 4:** Do not buy gifts to impress your co-workers or an estranged boyfriend or husband. Buy only for those people you really care about. Send cards to the rest.
- 
- **STEP 5:** Go off the beaten track. Avoid the malls and check out the small novelty stores. You would be surprised at the finds for low budget spenders. Not only will you save money, but you will avoid the crowds and possibly pick up a free gift bag or wrap.
- 
- **STEP 6:** Do you paint, do embroidery? Make grandma an embroidered scarf, shawl or turn a plain white shirt into a garden of blooms.
- 
- **STEP 7:** Young parents are at a loss while attempting to get their Christmas shopping done. Volunteer to keep the kids for as long as

they need to be away for at least a day. Let them know that this is your gift to them for Christmas. Spending time with your neices and nephews could be a good time to help them organise their toys and books. Their parents will love you for it and you will become their hero. Top it off with a bath and bedtime stories and the parents will think that you have been sent by God himself.

- 
- Offer to clean an elderly person's home – your neighbour, relative or church sister. You may simply remove the curtains, launder and re-hang them. Offer to run the rugs and mats to the public laundry mat or wash them outdoors.
- 
- **STEP 8:** Please if you have to send a gift overseas through the post office, make it simple. Make it light. It makes no sense to have a higher postage costs than the value of the gift.
- 
- **STEP 9:** Use old cards and photos to create your own Christmas wrapping paper; Have the toddlers do hand prints between the photos you have glued to cotton gauze, (available in various colours) then use ribbons to tie the gift into a sack-like shape. This adds to the gift as a keepsake.
- 
- **STEP 10:** Check back on the money you have saved with these ideas and put that amount in a money market account towards next year's Christmas gifts. The savings may surprise you.

Contact: Dorothy E. Campbell  
Communication Specialist  
Consumer Affairs Commission  
1b Holborn Road, Kingston 10  
[www.consumeraffairsjamaica.gov.jm](http://www.consumeraffairsjamaica.gov.jm)  
e:mail [info\\_c@consumeraffairsjamaica.gov.jm](mailto:info_c@consumeraffairsjamaica.gov.jm)