

14 October 2010

BUDGET EARLY FOR A MERRY CHRISTMAS

With just 10 weeks until Santa Claus dons his boardies to visit Australia, Suncorp Bank is advising families to create a budget for the festive season.

Suncorp Bank Executive General Manager David Marshall said the expensive Christmas period often caught people off guard once all the costs were added up.

“In addition to buying gifts for family and friends, people tend to spend more money on socialising and entertainment over the holidays,” Mr Marshall said.

“Many people splurge on new outfits, haircuts, drinks and cab fares at Christmas parties and other events throughout the busy December social season.

“Others take a well-deserved holiday break over Christmas and the cost of travelling interstate to visit family on Christmas day or an annual beach holiday can leave a large dent in the bank account.”

Mr Marshall said creating a Christmas budget sooner rather than later would allow people to enjoy the holidays without financial debt clouding their festive cheer.

“No-one wants to be the Christmas Grinch but it’s important to manage your funds wisely to ensure you have adequate cash to enjoy life after the last piece of ham has been eaten.”

Before shoppers frantically start making lists for the annual Christmas gift hunt Suncorp Bank has some handy tips to help Queenslanders make the most of their hard-earned dollars:

- **Budget wisely to fill up the stocking**
Create a Christmas budget by making a list of all the people you need to buy gifts for. Decide on a specific amount for each name and stick to it.
- **Channel your inner Santa Claus**
In today’s technological society a handmade gift is all the more special. Personalised presents such as handmade goods or homemade cooking are cost effective and appreciated options.
- **Make your Christmas cash work for you**
Open a Christmas savings account -consider putting money aside each week into a high interest savings account that will accumulate more cash for the holidays.
- **Shop smart**
Shop early and online to snap up the best present bargains. Layby gifts now to ensure you can pay them off in time for Christmas Day.

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