

# About Our Services

**St David's Care** offers free, confidential Financial Counselling.

Our qualified and experienced counsellors provide you with support and advice that aims to help you improve your situation.

## Services include

- Budgeting strategies
- Personal debt management
- Financial analysis
- Negotiation with creditors
- Advocacy with minor courts, banks and debt collectors
- Examination of options
- Liaison with government offices including: Police, Sheriff's Office, Ombudsman, Centrelink and the Department of Housing
- Referral to other relevant services

### **If you need an interpreter**

Telephone the Translating and Interpreting Service on 13 14 50 and ask to be connected to (02) 6021 7099.



### **If you have other communication needs**

If you are deaf, have a hearing impairment, or complex communication needs telephone the National Relay Service on 13 36 77, or the Speech to Speech Relay Service on 1300 555 727 and ask to be connected to (02) 6021 7099.



## **OFFICE HOURS**

**Open Monday - Friday  
9.00am - 4.00pm  
or call for an appointment**

**Closed Public Holidays**



**St David's Care**

**593 Olive Street, Albury NSW 2640  
t: (02) 6021 7099 f: (02) 6023 2448**

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PM10.9



# The 12 debt-free ways of Christmas

*Free and Confidential*  
**Financial Counselling**



**St David's Care  
Call (02) 6021 7099**

# The 12 debt-free ways of Christmas

***Christmas is a time for giving. The season can bring great joy and happiness if giving is done without the generation of debt.***

***These 12 common-sense budgeting tips, if followed carefully, will prevent overspending and credit card debt into the new year.***

1. Write a list of names for everyone you will be buying a Christmas gift
2. Next to each name, write down how much you can afford to spend on a gift
3. When buying the gifts, do not exceed the allocated amount, not even by a just a couple of dollars. Small amounts add up quickly to blow your budget
4. Try making a few personalised gifts yourself. The internet has great ideas ... create a handcrafted coupon book with credits for lawn mowing, washing the car, or babysitting. These cost little and delight the person receiving the gift
5. Try to use cash where possible. When you shop to buy gifts, take only the amount you intend to spend. Put away your credit card and take a low limited debit card
6. Plan to buy gifts when pre-Christmas sales offer great discounts. You will need to organise your gift list and spending limits before these sales. Try putting away money each week or fortnight to get ready for sales
7. Buying gifts online may provide great savings. Have the gifts delivered to your door without the temptation to buy unplanned gifts or spend gift money on a lunch or coffee
8. Agree on a maximum spending limit with family and friends, with no minimum amount. Try donating to a charity instead of buying gifts that are unlikely to be used
9. Collect and use discount coupons that arrive in the mail to buy beautiful gifts at a cheaper price
10. Make celebrations more enjoyable and cheaper by creating decorations and cooking yourself. Invite family and friends to a cooking and creative afternoon to share in the fun
11. Allocate different dishes to Christmas Day guests and share the cost of food and drink
12. Plan for next year's debt-free Christmas now. Write how much you spent this Christmas and divide the amount by 52 to give you a total per week you need to save. Open a Christmas savings account for next year and bank this amount regularly



***Celebrate in happiness and joy this Christmas***

***There are many innovative ways to save and enjoy Christmas without over-spending and struggling with a new year credit card hangover***