

## Avoid unnecessary debt with these useful spending tips:

- Develop a budget with fixed amounts for specific costs and activities;
  - Avoid impulse buying;
  - Shop around and compare;
  - Buy gifts ahead of the festive season
  - Negotiate to get the best deal;
  - Buy generic/no name/ in-store brands whenever you can;
  - Avoid purchasing cheap counterfeit goods;
  - Use credit (cards) sparingly;
  - Beware of “buy now – pay later” offers;
  - Save some money for use during the beginning of the New Year.
- Remember: School fees, rates and taxes still need to be paid in January.



**Spend wisely**