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Investing for a
world of change

Stay financially fit this festive season



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The festive season is a time of such excess. Our emotions take over and our wallets open wide as we wade through mountains of decorations, food and gifts. It's all fun and festive until the money runs out, which usually happens early in January. Then it's a long nasty stretch as we wait for payday.

How about doing things differently this year? Start by focusing on creating memories, not on buying stuff. There's plenty of research telling us that experiences (not material things) create happiness, so it's a no brainer.

If you're expecting a bonus, use some of this money towards your festive spending, but also invest some of it – maybe 25% or more if you can – and doing this every year will build up a tidy little nest egg. If there's no extra cash, then make do with the money you have. Avoid going into debt. It's one of the worst festive traditions and you'll still be paying it off months after meals and gifts have been forgotten. If you have accumulated loyalty points throughout the year, now is the time to use them!

You're going to spend a bit more than other months for sure, but plan your spending. Draw up a festive budget including gifts, food, entertaining and any other expenses to make sure that you aren't flat broke as the new year rolls in.

Festive cheer

Between 30% and 40% of food prepared over the festive season ends up in the dustbin according to the African Climate Reality Project. Go back to basics – less is more, so avoid over catering:

- 1** If you're entertaining, let everyone bring a dish so costs are shared. Decide upfront who will bring what so you don't end up with six desserts and no salad! Cut back on expensive snacks and serve cheaper and lighter options such as popcorn, olives or even some cucumber sticks.
- 2** If you're cooking the festive meal, plan your menu upfront and shop well in advance. Also look for cheaper options such as vegetarian courses. There's also no need to have three types of meat and deserts.
- 3** Shop online so you can keep track of exactly what you're spending. If you are shopping in store, do your best to avoid all the overpriced festive season treats in the supermarkets.
- 4** Plan your time so that you can cook from scratch well in advance, and avoid buying ready-made items at the last minute.
- 5** Alcohol is pricey so how about asking everyone to bring a bottle or you can whip up some virgin cocktails, or make a low-alcohol festive punch. This can save a fortune.

Gifts from the heart

According to a Gumtree poll, a staggering 53% of all gifts are unwanted. Shop smart so you don't waste your money:

1. Draw up a gift list, set a budget per gift, and stick to it.
2. For the person who has everything, give an experience such as a spa treatment, a dinner evening or a picnic. If it's pricey, two or more family members can club together.
3. Don't buy guilt gifts. Lavish gifts can't replace quality time spent with your family.
4. Get creative and save some money. You could gift some delicious home-baked items, or a pamper hamper made up of chocolates or dried fruit, a bottle of wine, body wash for a lady or shaving balm for men.
5. Charity shops are often brimming with bargains, and you're supporting a community initiative, so don't overlook these shopping experiences.
6. Save money on add-ons such as wrapping paper – it's costly and you can easily make your own by getting creating with brown paper, some ink and some festive stamps. And if you have young children, it's a fun family activity decorating the paper!

Being financially fit over the festive season doesn't mean you have to dial back on the fun. Make memories, enjoy times with your loved ones, and most importantly, sleep well at night knowing that January will be financially stress free!

We invite you to explore our [Women and Investing hub](#), which we hope will empower you to take ownership of your financial future.

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