



3 TIPS FOR PAYING OFF YOUR MORTGAGE AT CHRISTMAS

It goes without saying that the Christmas holidays bring a whole lot of joy to families in Australia. But it can be a very stressful time for people too – especially if you're paying off a mortgage.

This is why we're taking a moment to list our top tips for saving money over the holiday season.

1. DIY

Okay, we know it's almost December already, but if you are like many last minute Christmas shoppers, your bottom line may benefit from a little DIY. Consider printing out cards from your computer using a free graphics software like [canva.com](https://www.canva.com), which allows you to personalise messages and add images for that personal touch.

You could also get some family photos printed, and give them to people in photo frames. There are often great options on special from Officeworks, Ikea and other places that won't break your budget. It may sound like a small step, but DIY'ing gifts this Christmas could save you hundreds.

3. BE REALISTIC ABOUT PAYING OFF A MORTGAGE AT CHRISTMAS

It can be easy to get caught up in the hustle and bustle of Christmas spending, so if you can, we recommend sitting down and working out what you need to put aside for your mortgage. Then work out what is left for everything else. This is a big reality check, and will help keep you more in tune with what you can really spend.

2. GET LIST-HAPPY

The word 'budget' gets thrown around a lot (and for good reason!). There are plenty of great apps that will help you budget over the Christmas period, but if that word instils a little bit of fear in you, then consider getting 'list-happy' instead.

When you have time to contemplate what needs to be done over the Christmas period, grab a pen and paper (or whatever device works for you) and start a list for each element of the Holiday period. These headings are a great starting point:

GIFTS – who do you need to buy presents for, or better yet, make presents for? Stick to your list and don't buy for more people than you really need to.

ACTIVITIES – the holidays are about having fun, so make a list of activities you could do with your family (get them involved so they get excited too!). Consider activities that don't cost a lot like Cheap Tuesday movie nights, picnics, beach outings, or anything else that is free and outdoors.

FOOD AND DRINK – if you do need to buy food for Christmas day, make a list and if possible, buy items in bulk. Markets often have fresh, great value fruit and vegetables. And if you need to buy wine or beer, go somewhere like Dan Murphy's and purchase what's on special.

