



Christmas Time Survival Tips

1. Get together and write a list of what everyone wants to do – decide what is really important, and if possible prioritize.
2. Make a list of who needs to see who – particularly important with extended stepfamilies.
3. Use a calendar – make a note of which family members are doing what and when.
4. Schedule in some time to recharge your own batteries – if you're well rested you'll be able to enjoy your family more.
5. Don't try and do everything yourself – make a list of jobs which need to be done and allocate them between the whole family.
6. Don't try and keep everyone happy all the time – you'll collapse under the pressure.
7. If this is your first Christmas as a stepfamily your child may feel confused and maybe even angry – try to allocate some time that you can spend alone together to reassure them that your love for them has not changed.
8. Adults don't have to enjoy being with children all the time – allow some time for you to be alone with your partner, other family members, or friends.
9. Don't assume that everyone else is having a wonderful time – everyone else is muddling through just like you, so try not to put pressure on yourself.
10. Don't act in anger – if everything gets to be too much, remove yourself from the situation and perhaps call a friend or a relative.

Top Ten Tips for Single Parents

1. If this is your first Christmas as a single parent – Don't feel that you have to make things "perfect" but try to deal with the change in a positive way. Be honest with your child about the changes and what you are feeling.
2. Work out what you can afford – Develop a personal budget for your regular expenses and then decide how much you can afford to spend on Christmas. If money is an issue, explain to them why they can't get everything on their list. Planning exactly what you are going to buy and how much you can spend will make you feel more in control. You are more likely to overspend if you feel panicked or stressed.
3. Think about ways to save money – If you can, try to buy things over a number of weeks, bit by bit; give yourself enough time to shop around and find the best prices for the things you need to buy. Look out for 2 for 1 and other offers to help you save. Think about family name exchange rather than buying for everyone.
4. Involve the children – This will make them feel included and secure about what is happening. If they are spending time with their other parent and/or other family members, give them as much advance notice as possible. Children can help out with cooking and shopping. Have children help make decorations or greeting cards.
5. Using credit – Taking out credit is not always a good option, especially if you are struggling to pay priority bills or payments, or are already in debt. Under the pressure of Christmas you may be more

likely to sign agreements in a rush, without checking the small print. Before you consider borrowing money:

- a. Make sure you know how much the credit is costing you. Check the interest rates and compare different forms of credit to see how much you have to pay in total over the whole loan period.
 - b. Look at the personal finance section in weekend newspapers for lists of best deals. There are also various websites, which compare the cost of different loans and credit cards.
 - c. Be aware that if you sign up for store cards when you're out shopping for gifts they can charge even higher interest rates than credit cards, currently averaging around 30 percent. If you do use store cards to take advantage of discounts it may be best to cancel the account once you have paid off the bill.
 - d. If you use instant credit, "buy now, pay later" or "interest free" loans, etc. be very careful to build future payments you will have to make under the credit agreement into your personal budget. Check fine print to make sure it is really "interest free".
 - e. Be aware when using doorstep credit or catalogues that the interest on cash loans or catalogue goods can be high but tends to be hidden because you may only look at your weekly payment amount rather than the interest being charged. Compare the price you would pay for the same item in the shops.
 - f. Be extremely careful about making agreements with lenders who could be "loan sharks". Lenders must have a consumer credit license or they are lending money illegally.
 - g. Lastly, think twice about taking out a loan to pay off all your debts as it may not be a good idea. You may end up paying back a lot more than you borrowed and at a very high interest rate.
6. Sorting out contact arrangements – Try to plan and agree to arrangements for contact between your child and their other parent in advance. It should be easier and less emotional if you make arrangements with the other parent as early as possible about whom the children will spend their time with over the holiday.
 7. Try to reduce feeling isolated – You don't have to do it alone. If you're feeling the pressure of doing everything on your own and feel there's no one around you who understands your situation, get in touch with other single parents who are probably feeling exactly the same as you.
 8. Find out about free and cheap activities – Check your local newspaper, library, Family Information Service, community center, or supermarket notice board for details of any seasonal events. You may be able to find events that are cheap or even free, but will still be a treat for the children.
 9. Don't forget your needs – It's easy as a parent always to think of what your children need and to forget about yourself. It's hard to have to do so much on your own, but don't exhaust yourself. Try to take time to relax when you can, even if it's only for a couple of hours. Try to anticipate what the most difficult moments might be for you, especially if you have had a loss in the family, divorce, or separation, and decide what you can do to make yourself feel better.
 10. Think about the future – If this time of year has been hard for you to cope with, look to the new year as a time when positive changes can happen. Are there things you have been meaning to try to change buy have been too caught up in the day-to-day work of looking after your children to start?