



- Budget for the Festive Season and stick to your budget
- If you haven't saved, don't borrow to spend
- Make the gifts instead of buying them it puts more heart to the gift
- Avoid buying on impulse, resist those SALE signs
- Give your precious time to the needy as opposed to money
- Invest in money boxes as gifts for children
- When you see SALE, think SAVE, for next year's obligations await
- Have you budgeted for 2009 school fees?

SLOWDOWN NEW YEAR AHEAD



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