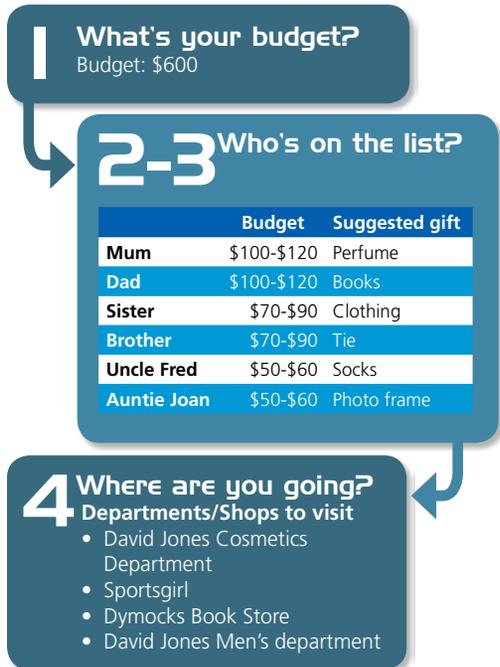


YOUR 5-STEP PLAN
To Avoid Debt This Christmas



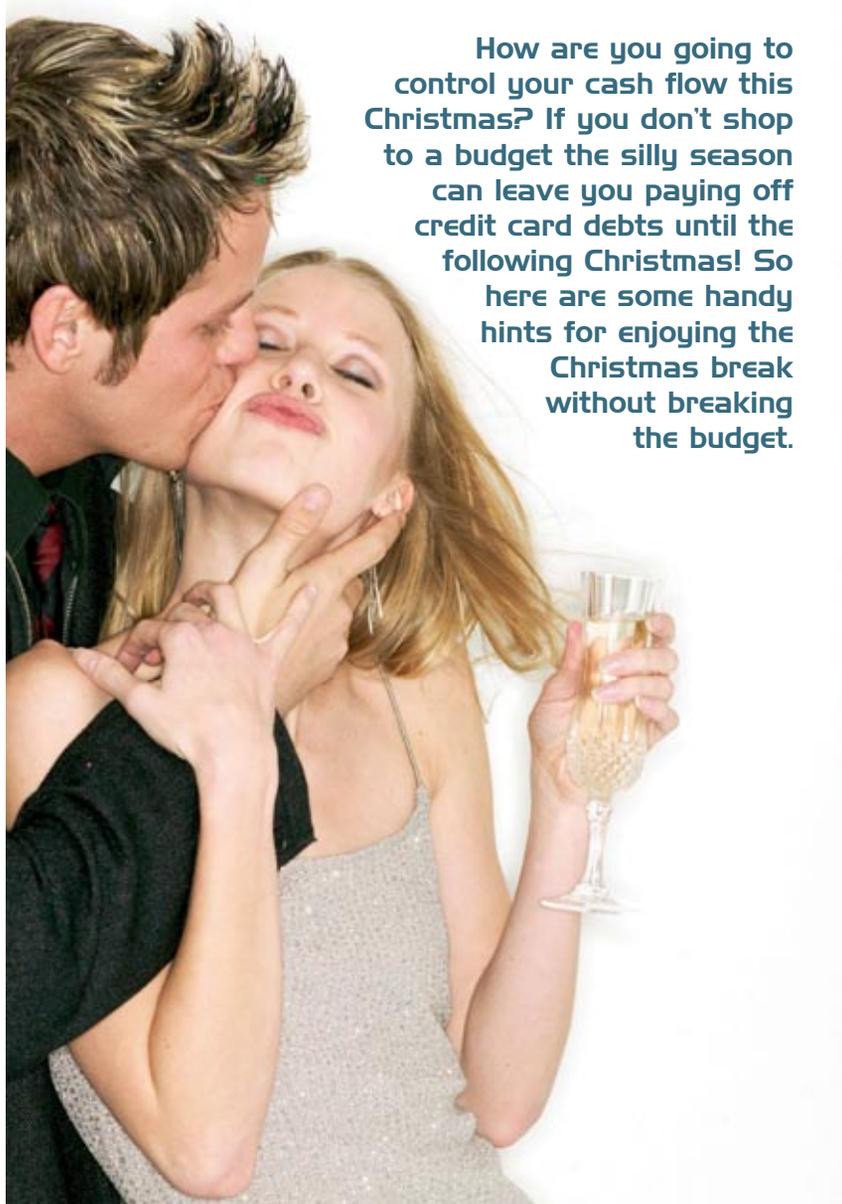
HERE IS AN EXAMPLE:



Canna Campbell

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AVOID DEBT this christmas



How are you going to control your cash flow this Christmas? If you don't shop to a budget the silly season can leave you paying off credit card debts until the following Christmas! So here are some handy hints for enjoying the Christmas break without breaking the budget.

By following these steps, you will save yourself from making those expensive impulse purchases and you'll feel more in control of your personal finances this festive season. If you find yourself strapped for cash every Christmas, it may be worth setting up a separate savings account and adding to it throughout the year. For example, you can set up an automatic savings plan where a certain dollar amount is routinely withdrawn from your

everyday account, into a separate, higher-interest-earning account. So, if your budget is \$1,200, you can set up your accounts so that \$100 per month is withdrawn and placed into this separate savings account. Then, by the time Christmas arrives, you have your spending money ready to go, plus you have been earning interest on top of the savings, possibly leaving a little extra to buy yourself a Christmas present too!