



FOR PSA MEMBERS: **MPUMALANGA, NORTH WEST, AND NORTHERN CAPE**

03-12-2025

PSA 2025 festive season budget guide

The following guidelines are aimed at helping PSA members to enjoy a joyful, debt-free festive season whilst preparing for January's financial obligations.

Build a solid budget

- Set a realistic spending limit based on December income and savings, after essential bills.
- Categorise expenses: Core obligations, gifts, food/entertaining, travel/petrol, entertainment, décor/attire, and an emergency buffer.
- Prioritise spending: Focus on what brings value and cut non-essential expenses.

Smart spending and debt management

- Use cash or debit cards for discretionary spending to avoid new debt.
- Allocate part of year-end bonuses or any savings to reduce high-interest debt.
- Shop strategically: Make lists, use early sales for planned purchases.

Cost-effective activities

- Host potluck meals to reduce food costs.
- Use low-cost entertainment such as parks, beaches, hiking, or movie nights at home.
- Plan travel early or consider local staycations to save money.

Prepare for January

- Create a "January Fund" for school fees and uniforms as well as early-year expenses.
- Review your 2025 finances, set 2026 goals, and update insurance or wills as needed.

Discipline in budgeting ensures a memorable festive season, avoids debt, and sets up a smooth financial start for 2026.

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