



**Don't go mad in the Boxing Day sales!**  
**Latest research from Bacs reveals that a third of us treat ourselves to things we can't afford!**



Sal Smart, mother of animated family – The Smarts – who use Direct Debit to save time and money, loves nothing more than treating herself to bargains in the sales. However she also likes to be smart when it comes to her finances. Please see her hints and tips below.

- **Budget monthly**

Sal uses the budget calculator on [www.thesmartwaytopay.co.uk](http://www.thesmartwaytopay.co.uk) to work out just how much disposable monthly income she has.

- **Save money where you can during the year**

Sal pays her household bills (gas, electricity, TV, landline and mobile phone, magazine subscription) by Direct Debit and by doing so, saves £208 a year which she could spend on a school trip for her 14 year old son Will, put towards her student daughter Becky's university tuition fees or buy a new washing machine.

The January sales are one of the biggest temptations in the calendar - and, according to new research, nearly a third of Brits already treat ourselves to things we can't afford<sup>1</sup>.

With debt ever increasing and the post Christmas sales starting for many retailers today, consumers are being warned not to lose track of what they are spending.

The information has been produced as part of the Consumer Payments Survey (CPS), ongoing research sponsored by Bacs Payment Schemes Limited (Bacs), the not-for-profit industry body behind Direct Debit in the UK. The survey, which began in 1988, provides a consumer based measure of financial behaviour and includes attitudes to money, banking behaviour, and Direct Debit. The fieldwork, which is representative of the GB population, is carried out by Ipsos-MORI.

For further information on Bacs or Direct Debit please contact the Bacs press office on 0845 680 1368, email [bacs@war.uk.com](mailto:bacs@war.uk.com) or visit [www.thesmartwaytopay.co.uk](http://www.thesmartwaytopay.co.uk).

<sup>1</sup> 32% of British adults agree with the statement 'I often treat myself to things I can't afford'.