









## Family finances calendar

<p><b>JULY</b></p> <p>School's out for the summer, help spread the cost by paying for the kids summer play scheme by Direct Debit.</p> 	<p><b>AUGUST</b></p> <p>Is your pet insurance up for renewal? Use Direct Debit to ensure you don't forget to pay it each month.</p> 	<p><b>SEPTEMBER</b></p> <p>Back to school chaos means new shoes and a new year of school fees like dinner money, school trips and after school clubs! Save time writing cheques and use Direct Debit where possible.</p>	<p><b>OCTOBER</b></p> <p>Save yourself a fright on Halloween and make costumes at home to save money.</p>
<p><b>NOVEMBER</b></p> <p>Avoid financial fireworks by preparing for the festive period well in advance.</p> 	<p><b>DECEMBER</b></p> <p>Christmas comes but once a year to pull at those purse strings. When buying gifts, try to spread the cost where possible. A magazine subscription makes the perfect gift and by using Direct Debit you may even get a discount!</p>	<p><b>JANUARY</b></p> <p>If keeping fit is your New Year's resolution, keep on top of your gym membership by Direct Debit.</p> 	<p><b>FEBRUARY</b></p> <p>Take your partner somewhere special for Valentines Day– now's the time to put your money where your mouth is!</p> 
<p><b>MARCH</b></p> <p>Mother's day usually means spending time with family but not necessarily spending money – cook her a meal at home instead!</p> 	<p><b>APRIL</b></p> <p>Don't be an April fool – use the end of the financial year as an opportunity to assess your family finances. Remember using Direct Debit to pay for many regular household bills can save up to £208 a year!</p>	<p><b>MAY</b></p> <p>Bank holidays mean stretching the bank account for a weekend away – remember to check which side of the weekend your Direct Debit payments will be made.</p>	<p><b>JUNE</b></p> <p>With University over for the summer, make sure you can still keep in touch with your mates by ensuring your mobile phone bill is covered by Direct Debit.</p> 