



After the Holidays: Managing That Debt



Overview/Description:

Did you spend more for the holidays than you intended? Did you go into debt, maybe at unfavourable terms? Are you worried about how you will pay these debts off? Would you like to avoid being in the same position next year? Holiday shopping can sink even the best budget if one is not careful. And post-holiday credit card bills can cause high levels of stress. This workshop will help you figure out how to get out of debt quickly and cost effectively, and take steps to make sure you don't end up in debt again next year.

Workshop Objectives:

At the end of this workshop, you will be able to:

Manage existing holiday debt

- Describe ways to budget effectively to pay off existing debt and which items should be paid off first
- Identify ways to manage the debt leftovers through strategies such as do-it-yourself debt consolidation

Describe how to prevent future holiday debt

- Describe how to prepare for next year's holiday expenses
- Identify ways to shop economically
- Consider alternative gift ideas



TARGET AUDIENCE:

ANYONE CONCERNED ABOUT EXCESS DEBT AFTER THE HOLIDAYS



EXPECTED DURATION:

45-60 MINUTES

