



**London Capital Credit Union**  
the savings & loans co-operative

# Time to Plan Your Finances

**Wintertime is the peak period for spending around Christmas, followed by the peak season in debt.**

- Prepare and plan: Use the **Credit Union budget planner**
- Make a list of things you need to buy (presents, food, travel...)
- Set an upper budget and stick to it
- Open a Christmas Savings Account

**Join Now**

**Find out more**

Download the App



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