

## The best things in life are free

### November Pay Day Pointers



When we forget that the best things in life are for free, the holiday season can be an exceptionally stressful time, emotionally and financially. This year, shift your attention away from the "silly season" spending frenzy and indulge yourself in the best things life has to offer, which you'll find are very light on your wallet, if not absolutely free!

#### Handmade gifts

Already stressing about how to buy a long list of gifts on a tight budget? Why not avoid the "mall madness" entirely this year and give thoughtful gifts made with love? Think along the lines of handmade biscuits or chocolates, "made-just-for-you" or candles, or notebook and pen sets you have lovingly personalised with a dash of your own creativity. You will not only find it therapeutic to express your creativity, but you'll save a small fortune on gifts that are likely to end up in the back of a cupboard!

#### Time

The most precious thing we have to give is time. So, instead of wasting time and money fighting the crowds in the shopping malls this year why not spend a morning helping a family member improve their computer skills, clean up a garden or help a friend paint their kitchen.

#### Natural Beauty

Discover our natural heritage - our country has so many beautiful beaches, parks and nature reserves and many of them are free to visit. Pack a picnic and take a day to explore.

#### Cultural Heritage

Discover our diverse cultural heritage - many local museums and art galleries do not charge an entrance fee and allow you to explore the many facets of our fascinating Rainbow Nation.

#### Boost you Brain! Get some Knowledge

Surf the internet to learn new skills, read e-books, watch movies and music videos online, and discover new games and fascinating hobbies. Visit your library for books, magazines, music collections and much more.

#### Free Entertainment

Why spend a fortune entertaining. Downscale your dinner parties and braais to light brunches, afternoon teas or sun-downers with snacks and serve your own home-made selection of snacks and cocktails.

Go on a free course or presentation - many companies and organisations offer free courses and seminars on a wide range of topics, from self-development to wealth creation.

#### Free Social Events

Check your local newspaper or community website for details of free events, like music festivals, concerts, magic shows and more at shopping centres and other venues.

These ideas are just the starting point for a holiday filled with quality time with loved ones and friends, real relaxation and renewed connection with the best things in life and will allow you to start the New year refreshed, relaxed and with budget unburdened by debt and "silly season" spending sprees.

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Yours in financial health,

The Interface Team

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