

## **How Home-Start can support struggling families with their finances**

With January seen as the month that people most dread their credit card statements coming through, (after Christmas spending), it's no wonder so many families start off the new year feeling stressed.

What should be one of the happiest times of year for families right across the UK, often turns out to be the most worrying.

Over the years, Home-Start has seen a huge increase in supporting families with financial difficulties. There are so many reasons for this, parents having to take a reduction in working hours, the increase in rents, and utilities, and of course the pester power of their children to want the latest toys and gadgets. All of this, and much more, can result in parents feeling anxious and concerned at the most expensive time of year.

Some families spend so much money on presents, they do not have enough money left to spend on Christmas dinner, on their weekly food shop. We know that all families want to do the best for their children at Christmas, but sometimes this comes at a huge price, literally.

Home-Start encourages the parents that we support, to budget and plan for Christmas much earlier in the year, so that they can afford Christmas without having to resort to huge credit card bills, or even worse, payday loans that they'll often still be paying back by the following Christmas. With serious cases of debt, we can even sign post families on to appropriate debt support services. And we actively encourage families to say no to doorstep lenders, money borrowed from them, will leave families in a downward spiral of debt.

If you think you could help Home-Start to help get families off to a better start in 2016, why not consider volunteering for us? We don't just support families in financial difficulty, we help parents with a whole range of other issues. From postnatal depression and poor mental health, to multiple births and illness and disability.

There are seven local Home-Start rights across Greater Manchester, to find one closest to you, visit [www.gmhomestarts.org.uk](http://www.gmhomestarts.org.uk)

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