

School holiday advice for saving money

Christians Against Poverty which has three debt centres in Edinburgh is warning against getting into financial difficulties by spending too much this summer.

And it offers ten tips to help you get through the holidays on a budget. (And if you have others then please put them in the comments section below!)

✘ Staff and volunteers want to remind families of the free or low-cost activities that can be enjoyed instead of putting family finances at risk.

Edinburgh Central Centre Manager Mairi Giles said: “It’s easy to overspend to keep children entertained so we’ve created a few ideas to hopefully give parents a head start.”

Many local councils have activities on offer for children in parks, libraries and sports centres while most museums are free and may have special summer events on offer.

Parents are urged to do their research before the children break up from school.

Mairi said: “Be smart about the summer holidays. Ask yourself are there any free festivals or free sporting events locally? Do your research and make a plan. Decide how much you can afford each week and create a ‘treats fund’ – however small – and talk about it with your children.

“Involve them in how you will spend it – they will appreciate what happens so much more and it’s a great lesson for them.”

Christians Against Poverty has a wealth of knowledge in helping families overcome spiralling debts and encouraging them to live to a budget.

To find out more, visit www.capuk.org or call 0800 328 0006.

CAP'S TOP TEN TIPS:

1. Make sure you have other parents' phone numbers before the children break up from school. A play date is the easiest way to entertain – and if the favour is returned, you might win yourself a quiet afternoon!
2. Remember treasure hunts as a kid? Geocaching is the updated version and is the sort of technology that gets you outside and exploring. All you need is a smartphone. Find out more: geocaching.com
3. Looking for a fun and educational trip out? Many of Edinburgh's castles, museums and galleries are free and put on extra activities for children during the summer holidays. For example, the National Museum of Scotland has craft sessions and opportunities to handle objects from the displays: nms.ac.uk
4. If you are planning a family day out, avoid expensive cafes by taking your own sandwiches and drinks. Try a picnic in Princes Street Gardens or down on Portobello beach.
5. Why not visit one of Scotland's many free and low cost festivals, this summer? Even the Edinburgh Fringe and [Edinburgh International Book Festival](#) offer free entry to many events and shows that suit all ages, so it's worth checking around.
6. Put together a craft box and hide it until you hit a rainy day. Fill it with magazines to cut up, glue, paper or card, string, sweet wrappers, milk tops or anything else you can think of. Get creative!
7. Get baking! It doesn't have to be expensive. Buns, flapjacks, biscuits – they are all fairly easy and will brighten up a dull afternoon. If you don't want to put

- the oven on, find a recipe online for a 'fridge cake'.
8. Visit someone together – a relative, friend or neighbour who'd like some company. It will brighten their day and give you a change of scene.
 9. Become a nature detective! Lots of free work sheets, ideas and venues to discover from the Woodland Trust via naturedetectives.org.uk/summer
 10. 10. Competitive child? Check out free 2k runs for children between four and 14 at <http://www.parkrun.org.uk/events/juniorevents/>

Don't beat yourself up about not spending all you have on providing holiday for your family.

Even if it's washing the car together and getting soaked, the most valuable thing you can do is spend time with them.