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Budgeting Guide & Planner

#### WELCOME

Thank you for downloading my guide to your Christmas planning. Setting a budget and planning your purchases in advance will save both time AND cash!

#### ABOUT ME

My name is Tharwa and I've been a family photographer for 7 years. I work from my studio in Tienen and on location around beautiful Vlaamsbrabant. I love creating gorgeous images that your family will cherish.



#### **INSIDE THIS GUIDE**

## INTRODUCTION

# **SETTING A BUDGET**

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### INTRODUCTION

It's never too early to start planning and budgeting for Christmas. With the cost of living rising, and uncertain costs for so many of us over the next few months, it makes sense to plan your festive season.

I see so many families in my role as a photographer and over the years have picked up some fantastic tips for saving money over the Festive season, without cutting corners. I share them all with you in this guide!



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CANVA STORIES

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### **SETTING A BUDGET**

Setting a budget will help you to save money and avoid impulse purchases.

Decide what you'd like to spend on:

**Christmas/Sinterklaas presents** 

**Socialising & events** 

**Festive food** 

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#### WRITING A GIFT LIST

Print out my list to keep in your wallet, purse or bag. Having a list means you won't duplicate gifts, buy something only because it's 'on offer' or make an impulse purchase for fear you 'haven't bought enough'. I've made all of these mistakes and I've found keeping an up to date list avoids these costly errors.

TIP: print as many of the list page as you need!



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# MONEY SAVING & BUDGETING TIPS

As well as budgeting and planning I'm going to share a few of the tips I've learned from my experience as a parent and from talking to hundreds of clients as a photographer

1. Always compare prices before you make a purchase. This is so easy to do if you shop online

2. Identify all of the Black Friday offers you want to take advantage of. Particularly if you are shopping for electrical items.

3. If you shop at a supermarket that gives you vouchers as rewards, resist the urge to spend them - instead save them for your Christmas food shopping

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### **PHOTOGRAPHY AS GIFTS**







ONE SESSION GIVES YOU GIFTS FOR ALL OF THE FAMILY

OR GIFT VOUCHERS ARE GIVING THE GIFT OF MEMORIES

> PHOTO PRODUCTS START AT 25€





## **IMPORTANT DATES**















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