

# Handling Holiday Financial Hangover

While you may be tempted to ignore this financial holiday hangover, there are several steps you can take to ease the financial pressure and ensure the rest of the year is filled with fiscal comfort and joy.

**Take charge of the charges:** Directly and honestly dealing with your debt load gives you a sense of control and helps to ease anxiety.

**Create a budget:** Directly and honestly dealing with your debt load gives you a sense of control and helps to ease anxiety.



**Be strategic:** Pay the largest sums on the credit card with the highest interest rate and pay at least the minimum on lower interest cards.

**Get financial advice.** It may be time to seek support from a financial expert. He or she can assess the situation, help you draw up a clear and realistic plan to manage your money and free yourself from debt.

Though it's tempting to go into "debt denial," handling the post-holiday financial crunch sooner rather than later, will help you take control of your situation and even avoid some of the same dreaded financial headaches next year.

If you are in need of immediate crisis support please reach out to the Six Nations Mobile Crisis Line at 519-445-2204 or 1-866- 445-2204

