

Expert warns families to be careful with their cash this Christmas

Founder of Australian Investment Education reveals how families can protect their finances this Christmas

AUSTRALIA, November 27, 2023 /EINPresswire.com/ -- With Christmas less than a month away, a leading personal finance and investing expert is warning Australian families to be careful with their cash or risk financial pain in the new year.

Andrew Baxter, the CEO of Australian Investment Education, has shared his tips for how Aussie families can protect their bottom line during the expensive festive period.

"Christmas is an expensive time of year, and it's easy to get caught up in the spirit and overspend on gifts, food and entertainment," said Baxter.

"Families should try to avoid getting caught out financially and start the new year off on the right foot."

Baxter recommends first reviewing your household budget and identifying potential problem areas for overspending. Having a clear budget and savings target can help control extravagant impulse purchases.

"Setting limits early on gifts for extended family and friends is wise," he said.



Finance and investment expert Andrew Baxter



Australian investment expert Andrew Baxter

"I also advise planning purchases in advance and shopping strategically for bargains, rather than giving in to last minute panic buying which can lead to poor value for money."

Baxter warns against using Christmas as an excuse for an extended holiday, as this can hamper financial and career momentum leading into the new year.

Most importantly, Baxter recommends being present and enjoying quality time with your loved ones this Christmas, rather than getting overwhelmed by expenses and purchases.

"Focus on connecting with family, reflect on the year, and recharge your batteries. Don't let Christmas become a financial headache," said Baxter.

Key tips

- Review your household budget and look for potential overspending danger zones
- Set clear limits on gift spending for family and friends
- Shop early and look for bargains - avoid last minute panic buying
- Use cash rather than credit where possible to avoid overspending
- Keep one eye on your finances during the holidays - don't go into complete hibernation
- Remember what matters - enjoy quality time with loved ones, not lavish expenditures

About Andrew

Andrew Baxter is an investment advisor, educator and commentator who is recognised as one of Australia's leading experts on trading education, wealth creation and money mindsets.

Andrew is the founder of Australia's top financial and trading education platform, Australian Investment Education.

He has spoken alongside some of the world's leading names, including Robert Kiyosaki, Anthony Robbins, Sir Richard Branson and Tony Blair.

Andrew is renowned for his ability to translate complex finance into simple, everyday, easy-to-follow processes.

View Andrew's [media kit](#).

Find out more at andrewbaxter.com.au and get more insights at moneyandinvesting.com.au.

Andrew is available for interviews and articles by request.

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