****



*1. What does Christmas mean to you?*

*2. In the run up to Christmas, which of the following statements are anxieties you have experienced?*

-I’ve only got X days left to do my Christmas shopping

-I’ve thought of the perfect gift for X but will now have to spend more on X than I planned so that I’m -not spending more on one person than the other

-I find a busy high street stressful but I need to do my shopping

-I don't know whether I should buy X a gift or not

-I can't afford to get everyone gifts so need to find money from somewhere

-What if X doesn't spend as much on me as I have on them - this may embarrass them.



*3. Adults tend to spend money at Christmas without critical thinking. For example people may justify their seasonal spending habits with phrases as simple as “…it’s Christmas”.”
Do you agree?*



*4. Have you (your family) ever struggled financially in January as a result of your spending habits over the Christmas period?*



*5. If you didn't have the financial means to buy any Christmas gifts this year, rate which of the following you'd be most likely to do (1 being most likely, 4 being least likely)*

- I'd make gifts or offer chores (bake cakes, wash cars, make some artwork etc)

-Take out some form of loan such as credit cards/overdraft/bank loan to cover the cost of gifts

-Explain to my family and friends that I won't be doing gifts this year

- I'd get a seasonal job to supplement my main income and cover the cost of gifts



*6. Can you remember more than 5 Christmas gifts you received in 2015?*



*7. How much money do you usually spend on Christmas (presents, food, etc)*



*8. Does your family often cook too much food for Christmas?*

*9. What kind of Christmas tree do you prefer?*



*10. Who does the Christmas shopping in your family?*

