



## Christmas Budget Tips

### \*- 1 - BE CREDIT SAVVY

If you plan to use credit during your Christmas shopping, either rely on a card that's interest-free for a month or more, or make sure you can pay it off right after the holidays. Also look at the rewards attached to your card to see if you can use them in your gift buying. As an alternative use a debit card or use lay-by to manage costs.

### \*- 2 - DO YOUR RESEARCH

Research shows that unplanned shopping trips can lead to budget blow-outs. So lighten your holiday spending by planning what you are going to buy and for who before you head to the shops. Ask your friends and loved ones what they want as a gift. This way, you'll avoid spending a lot of time wandering around the shops not buying anything, or buying the wrong thing.

### \*- 3 - START SAVING EARLY

If you haven't done so already, consider putting away a little of your disposable income each week so you have a dedicated Christmas budget, even if it's small. If you've been browsing only high-priced gifts, try adjusting your shopping choices, instead of spending over budget.

**What do you get if you cross an apple with a Christmas tree?**

**A pineapple!**

**What is the best Christmas present in the world?**

**A broken drum—you can't beat it!**



**What do snowmen like to do on the weekends?**

**Chill out!**

**Why couldn't the Christmas tree stand up?**

**A Christmas tree does not have legs like we do!**



### CHRISTMAS CLOSURE

**Our office will be closing at 12pm Wednesday 20th December and will be re-opening at 9.00am on Monday 8th January 2018.**

### CALL IN AND MEET WITH US TODAY!!!

150A Wynyard Street, TUMUT NSW 2720  
 Phone: 02 6947 2866  
 Fax: 02 6947 2160  
 Email: [admin@sgw.net.au](mailto:admin@sgw.net.au)

# A recap of our year at the office

Where has 2017 gone! It feels as though we only just began the new year and already Christmas is upon us again!

We would like to thank you for your ongoing support throughout 2017 and we look forward to another busy and productive year ahead in 2018.

2017 has brought SGW Financial Services a new relocation in Tumarumba. It was a hard process to locate the perfect building for our new office and the decision was finally made. We moved into the office in September and Raechel has made a permanent day dedicated to servicing the area on Thursdays.

Raechel has finished her Masters Degree, which she had commenced in 2014 and completed it in July 2017. Raechel is now working on her CFP - Certified Financial Planner qualifications and should have this finished by March/April in the year 2018!

Stephen has had a productive year and continues to be happy with the changes that have occurred still allowing him to work more closely with our existing client base. He has currently. Stephen is still providing our services regularly to our Junee clients.

Helen continues to provide ongoing support to Stephen & Raechel in our new business and client management role, which she also has the help from Jodi now working close by with her. Jode is now working 2 days per week which are Wednesday & Thursday.

Kath continues her role in the administration & client service. Kath is managing our client review service and ongoing compliance obligations, which are a very important part of our business. Kath is now a JP which is a great benefit for our office.

Kirsten continues her role as our Paraplanner. Kirsten is currently working through her Diploma of Financial Planning which will be a great asset for the team.

Amanda joined our team back at the beginning of the year and has nearly completed her first year with us! In that time she had attended some admin courses to expand her knowledge of the industry.

## TUMBARUMBA OPENING



*Merry Christmas and a Happy New Year  
From  
Stephen, Raechel, Helen, Jodi, Kath,  
Kirsten & Amanda*



