



Freephone

0808 802 0925

Gingerbread Single Parent Helpline

Factsheet

For single parents in England and Wales December 2010

Christmas Top Tips 2010

Whether or not you are celebrating a religious festival, this is a time of year that can bring lots of fun for you and your family and a chance to spend a little extra time together. However, there may be moments when you find the holiday period brings extra pressures and this may be a particularly difficult time for you. Here are our top tips for making the most of your time and money over Christmas. There is also a list of useful organisations you can contact for information, advice and support at the end of this factsheet.

Plan contact arrangements

If you can, plan ahead and make advance arrangements for when your child will spend time with their other parent over the holiday period. This can make sorting out contact arrangements easier and less emotional. If your children are old enough, include them in the planning, to help them feel more secure about how things will work out.

If you are worried about your children spending time away from you, build in some quality time together before or after they go. It does not have to be anything expensive – an afternoon of silly games or a trip to the park can give you all time to relax and enjoy each other's company.

Make a schedule

Note on a calendar who is doing what and when. Hang this in a central place in your home, such as the kitchen, so everyone can see it. Try to be flexible if things do not go quite as planned. You may need to consider that older children might want to do things outside of the family with their friends.

Get out and about

Find some free or cheap activities to do in your area. Check your local newspaper, library, community centre, or supermarket notice board for details of any seasonal events. Take advantage of family and discount vouchers by joining up with friends or other single parent families.

A walk or games in the park are free and will help tire out toddlers and teenagers alike. Some fresh air can also help clear heads and stop everyone getting cabin fever, if you are not used to being indoors together all day.

Establish family traditions

This may be something you want to do, particularly if it is your first holiday as a single parent. Holiday times are different in every family. Keep the traditions that work or make up some new ones.

Try not to put yourself under pressure

You might feel lots of demands placed on you from children, family, friends or work. Remember, you cannot please everyone all of the time. There may be times when you need to decide what is best for you and your children and not be afraid to stick to it.

With young children and babies, try to keep roughly to your usual routine. Explain to relatives the best time to visit around nap times and meals. This way, you avoid unexpected visits from relatives and reduce the chance of having grumpy children.

Decide your budget and stick to it

It can be really difficult to budget over the holiday period. As well as extra expenses, benefits and wages may be paid early because of bank holidays, so you may need to budget for longer than usual.

Make a realistic list of all your expenses and how much you can afford to spend on each – is there anything you can cut down on or remove from your list altogether? Planning ahead may help you feel in control and reduce stress.

A free online budget planner is available at www.moneymadeclear.org.uk

Involve your children

As well as involving your children in the fun stuff, such as cooking and decorating the house, also tackle the more difficult issues with them. If you are celebrating Christmas, this may mean talking to them about why they cannot have all the presents on their list.

Give proper reasons so they understand your explanation. “Because I say so” is unlikely to satisfy them. Explain why a gift is not suitable or too expensive. With older children and teenagers, an item may mean more to them because it fits in with their friends or image. Consider making a deal where you contribute to the cost of a present, with your child taking responsibility for saving the rest. For example, from a part-time job or other relatives who may be willing to give vouchers to contribute to the costs.

Spread the cost

It may be too late for this year but there are lots of ways you can help spread the cost of Christmas by saving or buying gifts during the year.

Setting a small amount aside each week or month soon adds up. You could try putting money aside in a high interest savings account or buy supermarket savings stamps throughout the year. Joining a Christmas savings or hamper club can also be a good way to spread the cost but be sure to choose a well-known, reputable company.

Consider buying online

If you use the internet, check to see if you can get a better deal online than you can on the high street. Try price comparison websites to hunt for bargains but remember to add the cost of any delivery charges. Also remember to book your online delivery slot early for Christmas to avoid disappointment.

You can find out more about your consumer rights, including buying online by visiting www.adviceguide.org.uk

Be savvy about presents

If you have a large circle of family or friends, you could agree only to buy presents for the children and not for adults. You may find that others are also relieved to save on the cost. Alternatively, if you are celebrating Christmas, try doing a secret Santa for the adults. Set a spending limit so you only have to buy one gift and everyone has to use their imagination.

If possible, agree tactics with your child’s other parent or family members about presents - you don’t have to compete if they can afford to buy more expensive items. Spending time together can be equally valuable as fun times last longer in children’s memories than gifts.

Avoid using credit

Try to avoid using credit or borrowing money to pay for things. If you do have to use credit, shop around for the best deal. Compare interest rates, work out how long it will take you to repay and find out what the total balance will be after interest is added. Do not be tempted to sign up for store cards if you are out shopping for gifts, as they can charge even higher rates of interest than credit cards.

For an impartial, straightforward guide to borrowing money, contact moneymadeclear at www.moneymadeclear.org.uk or call 0300 500 5000.

Financial difficulties?

Many community groups, local newspapers or radio stations run Christmas toy appeals, which donate gifts to families in difficult circumstances.

To find out details, look in your local newspaper, listen for adverts on your local radio station or contact your local free advice centre, such as Citizens Advice.

Your local area may have a food bank, which provides free food and support to local families. Food boxes are often delivered to your home and usually contain three days' worth of non-perishable food. The service is provided to support the local community, so do not be afraid to ask for a little extra help if you need it. You may find that other local organisations offer a similar service, such as the Salvation Army. Contact your local free advice centre to find out more about local services or the Trussell Trust can provide details of food banks (see Further help and information).

If your family does not have enough money for food or other essentials, you may be able to get a crisis loan from Jobcentre Plus. This is an interest-free loan of up to £1,500. You do not have to be receiving benefits or tax credits to receive it. Contact your local free advice centre for more information or Jobcentre Plus to make an application.

Get together with others

Consider getting in touch with other single parents who may also find Christmas a difficult time. Gingerbread membership groups can be a great source of support and many organise activities and social events for both you and your children at this time of year. To find out more about becoming a member visit our website or call 0800 018 4318.

The Gingerbread factsheet *Holidays 2010* contains details of organisations that arrange holidays and short breaks just for single parent families. There are also details of organisations that offer cheap breaks for children in certain circumstances.

To get a copy of *Holidays 2010* contact the Gingerbread Single Parent Helpline free on 0808 802 0925 or visit our website www.gingerbread.org.uk

Look after yourself

As a parent, it is easy to concentrate on your child's needs and forget your own. If your child is with relatives or friends, why not take the opportunity to relax, even just for a few hours? Perhaps arrange with friends who are also parents to help each other out with childcare, so you all get some time to yourselves.

At this time of year, loneliness can seem worse. Try to think about what the most difficult moments might be and what you can do to make yourself feel better. If your children are going away and you are not looking forward to it, try to see this as an opportunity to spend time by yourself, to visit friends and family, relax and recharge your batteries.

Do not be afraid to talk to friends and family about how you feel and ask for help if you need it – they may not know unless you tell them. If you prefer to talk to someone outside of your family, the list of useful organisations at the end of this factsheet can provide advice, information or a listening ear. Our factsheet *Looking after your emotional well being* has details of lots of organisations and resources that can support you and your children through difficult times.

Think ahead to the future

If the holiday period is difficult for you, try to look ahead to the new year as a time for positive change. Are there things you have been putting off or too busy to sort out? You may think it's impossible to deal with long-standing problems or reach your goals but there is help out there. Whether it is tackling debt, studying, training or wanting more support, there are organisations that can give you the advice and information you need. If the organisation you need is not listed, call the Gingerbread Single Parent Helpline and if we cannot help, we can give you details of other local and national organisations who can.

Further help and information

Gingerbread Single Parent Helpline

Freephone 0808 802 0925

www.gingerbread.org.uk

Free information on a range of issues including maintenance, benefits, tax credits, debt, employment, education, legal rights and holidays. Open Monday to Fridays, 9am – 5pm and Wednesdays to 8pm.

One Parent Families Scotland Lone Parent Helpline

0808 801 0323

www.opfs.org.uk

Run by our partner organisation, the Lone Parent Helpline provides confidential advice and information for single parents in Scotland.

Citizens Advice

www.citizensadvice.org.uk

Information and advice on a wide range of issues including benefits and tax credits. Check your telephone directory for your local bureau or find details on the website.

Community Legal Advice

0845 345 4345

www.communitylegaladvice.org.uk

Telephone advice on benefits, housing, employment, debt and family law for people eligible for public funding.

Contact a Family

0808 808 3555

www.cafamily.org.uk

If you are a parent of a disabled child, Contact a Family can put you in touch with other parents of disabled children and provide details of local events.

Cruse Bereavement Care

0844 477 9400

www.cruse.org.uk

Cruse provides bereavement counselling and support for both children and adults, by telephone, in your home or through local groups.

Disabled Parents Network

0300 3300 639

www.disabledparentsnetwork.org.uk

Provides support and advice for disabled parents.

Trussell Trust – food banks

www.trusselltrust.org

01722 411244

Trussell Trust food banks can provide three days of food and support to those experiencing financial or emotional need. The food bank network is based in communities across the UK. Food boxes are usually delivered to your home and contain non-perishable nutritionally balanced food. To find your local food bank call or visit the website.

Home-Start

0808 068 63 68

www.home-start.org.uk

A network of volunteer parents who can visit you at home for a few hours each week. They provide practical and emotional support, including a listening ear, help with the children and a chance to meet other parents in similar situations. The service is free and confidential.

Jobcentre Plus

0800 055 6688 Benefits enquiries.

0800 882 200 Benefit enquiry line for disabled people and their carers. Textphone 0800 243 355

www.jobcentreplus.gov.uk

Contact Jobcentre Plus to claim benefits.

Men's Advice Line

0808 801 0327

www.mensadvice.org.uk

Confidential helpline for men who have experienced or who are experiencing domestic abuse. Provides emotional support and practical advice. They also produce a booklet for men experiencing domestic abuse covering topics about how to make yourself safer, where to get legal advice, how domestic abuse affects children and information for gay and bisexual men.

Moneymadeclear

0300 500 5000

www.moneymadeclear.org.uk

Provides impartial financial information including budgeting, loans, credit cards, mortgages and savings.

National Debtline

0808 808 4000

www.nationaldebtline.co.uk

Free, confidential debt advice. Factsheets and sample letters also available via the website.

National Domestic Violence Helpline

0808 2000 247

www.nationaldomesticviolencehelpline.org.uk

The freephone 24 hour National Domestic Violence Helpline is run in partnership between Women's Aid and Refuge. It is a national service for women experiencing domestic violence or their friends and family. A translation service is available.

NHS Direct

0845 46 47

Open 24 hours, every day of the year.

www.nhsdirect.org.uk

General information about health and medical problems. Staffed by nurses who can provide advice, a listening service and referrals on general medical queries.

NSPCC

0808 800 5000

www.nspcc.org.uk

Information for parents and carers supporting children who have experienced or witnessed domestic violence.

Parentline Plus

0808 800 2222

www.parentlineplus.org.uk

Provides information and advice on a range of parenting issues including discipline, eating habits and bullying.

Prisoners' Families Helpline

0808 808 2003

www.prisonersfamilieshelpline.org.uk

Information and support for relatives of prisoners.

Salvation Army

Local branches of the Salvation Army often provide support at Christmas. They may be able to give toys and food, and some offer Christmas dinner/parties and general and emotional support. Their number can be found in your local phone directory.

Samaritans

Open 24 hours, every day of the year.

0845 790 9090

www.samaritans.org.uk

Provides confidential emotional support, for people who are experiencing feelings of distress or despair or who are suicidal. Call if you're worried about something, feel upset or confused, or you just want to talk to someone.

Shelter

0808 800 4444

www.shelter.org.uk

Provides housing advice including information on temporary accommodation, such as hostels and refuges. Open 8am-8pm, Monday to Friday and 8am-5pm, Saturday and Sunday.

Soldiers, Sailors, Airmen and Families Association (SSAFA) Forces Help

0800 731 4880

www.ssafa.org.uk

This organisation can help service and ex-service personnel and their families, including divorced or widowed partners of service personnel and dependant children.

More from Gingerbread

The following related Gingerbread factsheets for single parents are also available:

- > Financial help for unexpected expenses
- > Money matters
- > Emotional wellbeing
- > Holidays 2010

Download them from our website or call 0808 802 0925 to request them from the helpline

Become a Gingerbread member

Membership is available to single parents in England and Wales. Join a community of thousands of single parents who benefit from the mutual support, free advice and information provided by Gingerbread. You can also meet other single parents at one of our local support groups.

Visit our website, call 0800 018 4318 or email membership@gingerbread.org.uk

Gingerbread
Single parents, equal families

Gingerbread is registered in England and Wales as the National Council for One Parent Families, a company limited by guarantee, no. 402748, and a charity, no. 230750. The Gingerbread Single Parent Helpline is supported by the Department for Education, Scottish Power and other funders and is accredited by the Telephone Helplines Association.

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The Helplines
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