

Nightmare after Christmas?

**Top UK Park agent
Kerry Blackett**
advises you on
how to avoid the
festive hangover

If you're reeling after the seasonal overspend, now is a brilliant time to plan ahead. I joined Park Christmas Savings 11 years ago and it's taken the worry out of Christmas.

Through regular small savings, I've been able to buy all my presents without breaking the bank.

It felt so good having my finances sorted that I told family and friends. I then went from being a customer to an agent, which means I earn commission, too.

My customers put aside £10 or £20 a week – more if they can afford it – towards gift cards and vouchers. That means they've got a pot of £500 or £1,000 or more to spend on presents, food and drinks.

SECURE SAVINGS

Some people say you could save with your bank, but the reality is it's just too easy to dip into your savings pot. With Park, you've got the security of knowing your Christmas money is tucked away out of temptation.

I look after a community of around 100 customers now. Most of them have been with me for years and we keep in touch through our own Facebook page. When they get their gift cards in November, I get calls and messages to say thanks – they're so excited and pleased to be off shopping without the stress.

It's very satisfying to help other people and in 2020, I was thrilled to be awarded Park's top UK agent – my prize was a bonus of £1,500, which was an amazing reward for doing something I love.



All the presents, none of the pinch

SET YOUR GOALS
January is the perfect time to join Park to maximise your savings period, but you can join at any time. Decide what you'd like to save for next Christmas – a little each week soon

adds up. For example, £20 a week over 40 weeks will give you £800 in gift cards or vouchers ready to spend this November. It's incredibly easy to sign up. You can do it online at getpark.co.uk or call 03457 678933. And if you refer a friend, you'll both get £10 in your accounts.*

FEEL-GOOD FINANCES

Park is completely flexible – you're in control of how much you pay and when. You can pay by direct debit, standing order, online, by phone, PayPoint or

post. If your circumstances change, you can reduce or increase the amount you pay. All funds are kept safe in an independent trust, as Park is a member of the Christmas Prepayment Association. You can also keep track of your payments through your agent, the Park app or your online account.

BRILLIANT GIFT CHOICES

Park offers a wide range of gift cards and vouchers, which you can either give as gifts or use to buy presents. You can also use your gift card to pay for a supermarket shop or

use it to treat the family to a festive meal out. The Love2shop gift card can be used with high street retailers, such as Argos, M&S and TK Maxx. E-gift cards are useful for specific retailers such as Asos, JD Sports, Sainsbury's or Primark. The Your Choice card** gives you ultimate flexibility, as it can be used anywhere that accepts Mastercard. And you don't have to spend it all at Christmas either!



To find out more and join Park Christmas Savings, visit getpark.co.uk or call 03457 678933

 Park
Christmas
Savings