

Tips for getting financially back on track after Christmas

Post-holiday credit card statement time isn't exactly the most wonderful time of the year, so check out these tips to help your wallet recover faster.

1. Experiment in the kitchen. Save on fancy dinners out and eat healthier after a season of indulging by heading back into your own kitchen. Make things exciting by looking up new recipe ideas online and trying out new foods and flavours. Involve kids

in the planning or have them help out with age-appropriate tasks.

2. Plan a staycation. Between entertaining at home, late-night parties, and having your extended relatives visit, the holidays often don't feel like much of a holiday. If you're itching for a break, opt for a staycation instead of a pricey vacation. Take some time off work to explore local favourites you haven't been to in a while or hibernate

at home during a long weekend with some great books and films.

3. Sign up for direct deposit. Sometimes you just need that tax refund to come in a little bit sooner. Don't wait for your cheque to come in the mail by signing up for direct deposit. You'll get your income tax refund, GST/HST credit, and other tax-related payments deposited straight into your bank account and have immediate access to your money. Sign up for direct deposit by visiting your financial institution or go to directdeposit.gc.ca for more information.

4. Use that return policy. Many stores

offer generous return policies, especially after the holidays—giving as long as three months to return an item. So keep those gift receipts and don't be ashamed to take back unused merchandise. If you're never going to use something, trade it in for something else you do need or a store credit you can use to purchase a gift for an upcoming birthday.

5. Free entertainment. Just because you're trying to stick to a budget doesn't mean you can't have any fun. Check out winter fairs, visit the library for books and movies, and explore smaller local museums that are often free.

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