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(Ref LRm)

Message

The Consumer Finance Education Body (CFEB) has launched the Money made clear consumer campaign - "Have a Savvy Christmas" which aims to help everyone manage their money. Their website can help with information not only during the festive season, but throughout the year:

<http://www.moneymadeclear.org.uk/christmas>

The campaign offers tips from Christmas past, advice for Christmas present, and hints for what's to come in Christmas future, which we hope will be of interest to consumers. There is an online Christmas Cut-back Calculator which identifies where cash could be saved from daily or weekly expenses in December to fund extra festive needs, and living expenses in January. There is also a range of free, downloadable guides to help people during the festive season - from managing money on a budget, to using credit cards, and borrowing money.

The CFEB is an independent body, established by the Financial Services Authority. They are responsible for helping consumers understand financial matters and managing their finances better by providing impartial information, education and advice through a national financial advice service.

Merry Christmas and Happy New Year.

Expiry Date

31/1/11

The normal period for validity of messages will be seven days

Distribution

Messages are not confidential and can be used for public distribution

Signed

Louise Roberts

Date

13/12/10