

5 December 2019 Money Feature

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Events and Activities

Christmas, music and search by day or food and drink.

News

Look after your mental health this Christmas

Christmas can have a positive effect on some people whilst for others it is a time of anxiety, stress and loneliness. Make sure you take time to focus on your needs by setting boundaries, planning, managing your own and others' expectations,

volunteering and much more. 50 million hours of volunteering are expected over Christmas. Listen to the [Mental Health Foundation](#) podcast.

Read the InformationNOW articles on [mental health](#) and [24 hour mental health support](#).

There are teams of mental health care professionals who work with people in severe distress. Contact:

- [Shout](#) a text service
 - [Samaritans](#) a listening service
 - [CALM](#) a service for men
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Plan for a less wasteful Christmas

Did you know that wrapping paper with glitter or foil on it can't be recycled? If you scrunch the paper up and it springs back out it has plastic in it. This means it can't be recycled.

Instead, why not use brown paper tied with string or decorate your own paper? Or try reusable wrapping, such as a pretty scarf that can be part of the present too? You can pick up cheap scarves in charity shops, or cut up old clothes to make your own reusable wrapping wrap.

Recycle Now has more ideas for [a less wasteful Christmas](#)

TV programmes to get ideas

- [Money for Nothing](#)
 - [Kirstie's handmade Christmas, Channel 4](#)
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Affordable credit from Moneywise Credit Union

Christmas can be a stressful time for people on tight incomes. Trying to provide the best Christmas you can for family and friends, sometimes means people turn to doorstep lenders, pay day loan companies or other high cost credit providers to pay for Christmas.

Some people may also turn to [illegal money lenders \(or loan sharks\)](#) who will charge

even higher rates of interest.

[Moneywise Credit Union](#) can help with cheaper and fairer loans. For example:

- A £1000 loan from Provident for 6 months at an interest rate of 56% means you pay £560 interest. Your £1000 loan costs in total £1560.
- A £1000 loan from Moneywise for 6 months at an interest rate of 9.6% means you pay £96 interest. Your £1000 loan costs in total £1096 (examples correct on 20.11.19)

[Moneywise](#) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 213486

Tax tips - PPI refund

If you are one of the many thousands of people who received a PPI or payday loan refund since 6th April 2016, was tax taken off the interest that was paid to you?

If yes, good news! You can probably claim some or all of the tax that was deducted from the interest back. If you don't pay income tax or if you earn £18,500 or less then you can claim. Visit the [GOV.UK website](#) and complete form R40 or ring 0300 200 3313 to request a form in the post. You can claim for each PPI claim/year, but they won't back date more than 4 years.

Need help? Contact [Tax help for older people](#).

Read more about [tax](#).

Features

Money saving ideas for Christmas

Christmas can be an expensive time of year and we often end up spending more than we need to. It's easy to get swept away by the glitter, twinkly lights, wine and food. This year, why not try saving money, helping the environment or a good cause? Whatever your income, plan what you want to buy and [make a budget](#).

You don't have to buy presents

You can:

- make or recycle something

- do something together
- offer your time to help someone

Read more on 15 cheap or free gift ideas from InformationNOW You can also visit [Quids in 12 ways to save this Christmas.](#)

Ways you can help others this Christmas

- Give back with a 'reverse Advent calendar'. Help restock food banks by making a 'reverse Advent calendar'? The idea is that instead of opening a door, each day you/your child put food aside in a box to be given away to those in need. Once finished, take your donations along to a [food bank](#) or drop them at the collection points in most supermarkets. Many food banks welcome online donations of money if you can't physically drop off items.
 - Donate to a charity of your choice
 - Drop off an item for the [Crisis Skylight collection](#) before 16 December. Items include: non-perishable food ? men's clothing ? nuts ? chocolates ? biscuits ? tinned food ? Food for special dietary requirements diabetic/ gluten free etc. ? bath sets ? back-packs ? gloves ? hats and there are [collection locations](#). Foodworks in Heaton is the nearest collection point in Newcastle. You can also volunteer for collections or for the meals on 25 and 26 December at [Blackfriars,Ouseburn](#)
 - Pass on the telephone number for [The Silver Line](#) to someone who may be lonely or isolated this Christmas. The Silver Line make calls every day of the year including Christmas day: 0800 4 70 80 90.
 - Dine and donate with [Charitable bookings](#) .Wine, dine and donate £1 per diner at no extra cost to you when using a brand new app.
 - Donate any spare winter clothes to [Action Foundation](#) for asylum seekers.
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Affordable home furnishings, electrical items, TVs, games and bikes

You may be thinking of making a big purchase in the run up to Christmas. There are some high cost options on the high street but Moneywise can help. Own Comforts is the online catalogue from Moneywise Credit Union where you can buy items for a lower monthly repayment. You can spread the cost over 12 months. [Moneywise](#) is

Updates to InformationNOW

- Bright red charity
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- Fitness activities
- Looking after someone

We have a range of events and activities on InformationNOW. If you have Christmas events to add to our calendar email us informationnow@newcastle.gov.uk

Here's a selection of what's coming soon:

- find Christmas events on InformationNOW
- browse by day such as Saturday
- socialise over food and drink
- enjoy music? Find music events where you can sing, play or listen
- looking for a local carol service? Visit our [Places of Worship](#) page to see the list of faith organisations in Newcastle and their contact details

Last updated: January 21, 2021

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