Fox Symes Media Coverage

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Christmas card tips

INTEREST rates are rising and Christmas is looming, so if you haven't worked out a budget already, now is the time.

It goes without saying that rising interest rates will also affect your credit cards.

Drawing up a budget and cutting up credit cards are fundamental to averting a rates-inspired crisis, says Deborah Southon of debt advice firm Fox Symes.

``This is the time for people to sit down and actually have a look at what their expenses are and if they have credit card debt, to cut up those credit cards," Ms Southon said.