Clockwise Credit Union

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Festive Financial Health Guide

SIMPLE TIPS, SMART TOOLS, AND STRESS-FREE BORROWING STRAIGHT FROM YOUR SALARY.

As an employee of a Clockwise partner, you benefit from

💰 **Payroll savings:** Arrange regular payments directly from your salary into a Clockwise savings account, helping you save regularly before you spend.

💳 **Affordable payroll loans:** Repayments are deducted automatically from your salary, with capped rates, no hidden charges, and confidential applications.

📱 **Convenient account access:** Manage your account online or through the mobile app, and use the online loan calculator and secure member portal.

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💡 Smart Festive Spending Tips

Christmas should be about enjoying time with family and friends, not stressing over money in January. Here are five practical ways to keep your spending on track this season:

Set a Hard Limit Per Category

Instead of setting one total budget, break it down into four buckets: Gifts, Food & Drink, Socializing, and Travel. Having smaller caps makes it much easier to track as you go.

Beware the Buy-Now-Pay-Later Trap

Spreading costs over zero-interest apps seems easy, but juggling multiple repayment schedules across different dates can quickly get overwhelming. Stick to single, transparent repayment plans.

Use the 24-Hour Cooling-Off Rule

Spotted a deal during Black Friday or online shopping? Leave it in your basket for 24 hours. If you still need it tomorrow, buy it, if not, you've just saved money.

Agree on Secret Santa Caps Early

Talk to friends, family, and colleagues now about setting gift limits or opting for Secret Santa. It removes the pressure on everyone to overspend.

Start Small for Next Year: Setting aside just £5 or £10 a week starting in January via payroll savings means you won't need to worry about holiday costs next December.

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📋 Interactive Downloadable Resources

Resource A: Needs vs. Wants Checklist

Before setting your final budget, tick off where your money is going to keep impulse buys in check:

Expense Item	Need Vs Want	Notes / Swaps
Main Christmas Dinner & Essentials	Want	Buy supermarket brand alternatives
Core Family Gifts	Need	Set strict spending caps per person
New Festive Outfits / Party Clothes	Want	Wear existing clothes or swap with friends
Extra Snacks, Alcohol & Hosting Supplies	Need	Ask guests to bring a dish/drink
Work / Friend Secret Santa Gifts		Propose a strict £5 or £10 cap
Post-Christmas Sale Shopping		Skip unless replacing a genuinely needed item

📥 **Download Spreadsheet**

Resource B: Festive Budget Planner

Spending Category	Planned Budget (£)	Actual Spent (£)	Difference (+/-)
Gifts & Cards (Family, Friends, Colleagues)	£0.00	£0.00	£0.00
Food & Grocery (Christmas dinner, snacks, drinks)	£0.00	£0.00	£0.00
Socializing & Travel (Parties, fuel, train fares)	£0.00	£0.00	£0.00
Decorations & Extras (Tree, lights, wrapping)	£0.00	£0.00	£0.00
TOTAL FESTIVE SPENDING	**£0.00**	**£0.00**	**£0.00**

💡 Tip: Keep this page open on your desktop or print it out to track purchases as you make them!

📥 **Download Spreadsheet**

🗓️ Important Christmas Dates & Deadlines

To guarantee your loan application is processed and paid out in time for festive shopping, please keep these key dates in mind:

🗓️ **Payroll Cut-Off Date: Check with your HR department for your specific early December salary payout date.**

⏰ **Christmas Loan Application Deadline: Friday, 4th December 2026**

(Apply by this date to guarantee decisions and payouts before the holiday shutdown).

Christmas & New Year Opening Hours 2026

Date	Leicester Branch	Nottingham Branch	Telephone Lines
Wed 23 Dec	Open 10am–2pm	Closed	9:30am–4pm
Thu 24 Dec	Closed	**No appointments**	**9:30am–1pm**
Fri 25 Dec	**Closed – Christmas Day**	Closed	**Closed**
Sat 26 Dec	Closed	Closed	Closed
Sun 27 Dec	Closed	Closed	Closed
Mon 28 Dec	**Closed – Bank Holiday**	Closed	**Closed**
Tue 29 Dec	Closed	**No appointments**	9:30am–4pm
Wed 30 Dec	**Closed**	Closed	9:30am–4pm
Thu 31 Dec	Closed	**No appointments**	**9:30am–1pm**
Fri 1 Jan	**Closed – New Year's Day**	Closed	**Closed**
Sat 2 Jan	Closed	Closed	Closed
Sun 3 Jan	Closed	Closed	Closed
Mon 4 Jan	Open 10am–2pm	Closed	9:30am–4pm

Normal branch and telephone opening arrangements resume on Monday 4 January 2027.

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You can manage your account 24/7 on our website at www.clockwise.coop or by downloading our app.

🤝 How Clockwise Credit Union Can Help

As a staff member at an employer partner, you have access to exclusive workplace financial benefits designed to make borrowing fair, transparent, and completely stress-free.

💳 Affordable Payroll Loans

✅ Repaid Straight from Pay:
Repayments are deducted automatically from your salary, so you never have to worry about manual transfers or late fees.

✅ Capped Rates & No Hidden Charges: **Safe, ethical borrowing with clear terms, no surprising interest spikes in January.**

✅ 100% Confidential: **Your application details are strictly confidential between you and Clockwise. HR is never informed.**

💰 Payroll Savings

Build your savings automatically through your salary. If your employer is a Clockwise partner, you can arrange for regular payments to go directly into your Clockwise savings account.

✅ Save regularly before you have a chance to spend

✅ Manage your account online or through the mobile app

✅ Access preferential loan rates, subject to eligibility and approval

Get started: Apply for free Clockwise membership and add a payroll deduction when prompted. Clockwise will arrange it with your employer. To change or cancel a deduction, contact Clockwise directly.

Start saving today

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📲 Ready to Get Started?

Whether you're looking to apply for a festive payroll loan or set up automated savings for 2027, we're here to help.

Apply Online:

Visit our secure member portal to submit your loan application in minutes.

Calculate Repayments:

Use our online loan calculator to see exact deductions from your pay.

👉 **Apply for a Workplace Loan**

👉 **Start Saving directly from Salary**

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