

# Communion and Confirmation

Taking the Stress out of the Big Day

**Tips for Planning**

Suits Day-out

Stress

Dresses

Family

- free
- independent
- confidential



**mabs**

Money Advice & Budgeting Service

## **What is MABS?**

The Money Advice and Budgeting Service (MABS) is a free, independent, confidential and non-judgmental service providing one-to-one advice to people who are having difficulties with managing their money or are in debt.

MABS has over 60 offices around the country. MABS also operates a national Helpline, which is open Monday to Friday, 9 a.m. to 8 p.m. on 0761 07 2000.

Our website, [www.mabs.ie](http://www.mabs.ie), also provides information and advice on managing money and dealing with debt.

### **Please Note:**

MABS does not give out any money, nor do we give financial advice to our clients on investments or specific financial products.

## Your Child's Big Day.

Events such as First Communion are very important in your child's life. The day itself is a day of joy and happiness as family and friends come together to celebrate, a day for making memories.

We all know that Communions and Confirmations can turn into expensive events. The pressure of trying to make the day special for your family, can result in a lot of stress.

Dresses, shoes and accessories for the girls, along with suits and accessories for the boys can make the day expensive. And that's before you try to dress the rest of the family!

Peer pressure even at this young age can also increase the cost of the day. *"Mammy, Ciara from next door has an umbrella and gloves, why can't I have one?"*

With this leaflet we are trying to offer simple tips to make the experience more enjoyable for your family and avoid some of the stress. Some planning and thinking ahead may make all the difference.



**It's a special day; make sure you are left with lots of memories**

## Easy to follow Tips

- Make a list early in the year of what you need to buy. Remember it's not just the child you have to think about but all the family.
- Fill out the first column of the budget sheet in this booklet to estimate how much you will need for each item. Check some of the prices on items already in the shops.
- Add up the total cost of what you need to buy and ask yourself - Can I afford it? If not, then think again.
- Fill out the second column of the budget sheet. Is there any way you can reduce the list?  
**You can revise your list using the budget sheet attached until you come to a figure you're comfortable with. This is one of the most important decisions you'll make – you know what you can afford – try to stick with that.**
- Check shops for sales and reductions on items that you need. Are there any dresses/suits in your family that can be used?
- Check online for the items that you need. Many Irish buy-and-sell websites will offer top quality product at great prices.
- Are there ways you can reduce the entertainment cost? Do you need to provide entertainment? Have something at home instead of going out? Can you pool your resources with a family member or friend who perhaps is also celebrating on that day?

## Saving for the day

Once you know how much you will need to spend on the day, you can now look at how you need to save for the big day.

- Check the calendar to see how many weeks are left until you need to buy the important items on your list.
- How much will you need to save each week to buy the items on your list?

If you need €400 and it is 15 weeks to your shopping trip, divide 400 by 15 -  $€400/15 = €26.66$  – therefore, you need to save €26.66 per week. Can you spare €26.66 from your weekly income? If not, then back to the drawing board – cut that list again!

- Put the money you save each week into a savings account perhaps in the post office, credit union or bank – just some place where you cannot access it too easily.

## What if I don't think I'll be able to save the money to pay for everything?

- If you feel you have to borrow to meet the cost of the day, contact MABS before doing so to see what other options are available to you.
- Log on to [www.mabs.ie](http://www.mabs.ie) for more information on how to plan for the big day.

## Communion/Confirmation Budget Sheet

	Revision 1	Revision 2
<b>Clothing/Shoes/Accessories</b>		
Child's Outfit/Accessories		
Parents'/Carers' Outfit/Accessories		
Outfits for other children		
Shoes for all		
Other Clothing costs		
<b>Accessories</b>		
Communion/Confirmation Book		
Candle/Rosary Beads		
<b>Hairdressing</b>		
Child's Hair		
Parents'/Carers' Hair		
Haircuts for other household members		
<b>Meal/Day out</b>		
Food		
Beverages		
Other Entertainment		
<b>Transport Costs</b>		
Travel for shopping trips		
Visiting families on the day		
Travelling to the Church		
<b>Gifts/Cards</b>		
Own children		
For other children in the class		
<b>Other Costs</b>		
School Photographer etc		
Other		
Total Estimated Cost for the Day		
<b>Number of weeks to save</b>		
<b>Amount to save each week</b>		
<b>Can I afford it? Yes/No?</b>		

**How to contact us:**

**Helpline: 0761 07 2000**

**Website: [www.mabs.ie](http://www.mabs.ie)**

#### Disclaimer

Every effort is made to ensure that the information in this publication is accurate. However, no responsibility is accepted by MABS National Development Limited, its funders or the MABS for any errors, omissions or misleading statements on these pages. The information is of a condensed and general nature only and can change from time to time. Readers should, therefore, verify any information on which they rely by contacting the MABS Helpline 0761 07 2000.





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## log on

[www.mabs.ie](http://www.mabs.ie)



## phone

Helpline: 0761 07 2000



## drop in

We have offices nationwide.  
Our website and helpline will  
direct you to your local office.

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