Why we wrote this booklet

Sometimes people find that the Christmas and New Year period is really hard.

Everyone else seems to be having a great time but you’re feeling worried or find it hard to cope. And it’s worse when you have problems with drugs or alcohol, because you are trying to keep yourself well when other people are drinking and having parties. And all the places where you get support at other times of the year have shut up for the holidays.

Well, you’re not alone. Lots of people find the holiday period difficult. So we’ve put together this handy guide to surviving Christmas and New Year.

About this booklet

We’ve brought together the ways that we cope with difficult times, and how we manage situations when people around us are using drugs or drinking.

We’ve tried to make sure all of the ideas in this booklet are not expensive – because everyone is finding money is tight just now, and because debt is another pressure that can lead to people having addiction problems.

We’ve also tried to get ideas that help you find the sort of support that will work for you – which can be being with other people or keeping away from some of them.
About us

This booklet has been adapted from an original publication written by the FAST group – people who live in West Dunbartonshire who are recovering from a drug or an alcohol problem. The Adult Protection Committee (APC) have adapted this information for people in Fife. The APC is a partnership between Fife Council Social Work Service, Police Scotland and NHS Fife. These organisations and others, work together to support and protect adults at risk of harm in Fife, enabling them to live safe, healthy and fulfilling lives within their community.

Tips and hints

• Plan out what you need to do over the next few days, or the next week.
• Use the booklet to talk things over with a few friends or with a group if you go to one. Plan what you can do together to look after yourselves and each other.
• You can also talk things over with a support worker or someone else in an addiction service or peer support group, if you find that helpful.
• Some of the ideas here might be a bit late for this year. But they’ll help for next year. So we’ve left space at the back for you to make notes on what you want to do a few months before next Christmas.
Phone support services and useful websites

Below are support numbers that some people find help them a lot.

**Adult Protection Phone Line** 01383 602200
Call this number if you are worried because you or someone you know is being harmed or neglected.

**Child Protection Police 101 or Social Work on 01383 441177**
If you consider a child(ren) or young person to be in IMMEDIATE danger, DO NOT wait, call Fife Police 999

**NHS 24** 08454 24 24 24
Call NHS 24 if you are ill and it can’t wait until your GP surgery opens

**Choose Life**
www.chooselife.net
If you are feeling suicidal, the best thing you can do is talk. Call ‘Breathing Space’ or the ‘Samaritans’ on the numbers below or speak to someone you trust. If you need help now, call 999. Don’t try to cope alone.

**Samaritans** 08457 909090
www.samaritans.org
Their helpline is available 24 hours a day all through the year. They know that this is a difficult period for lots of people.

**Breathing Space** 0800 838587
www.breathingspacescotland.co.uk
Mental health and wellbeing helpline.
Drinkline Scotland 0800 7 314 314
Provides telephone support 24 hours a day
• www.drinkaware.co.uk
  Innovative ways to reduce alcohol misuse and minimise alcohol-related harm.
• www.alcohol-focus-scotland.org.uk/getting-help
  Reducing harm caused by alcohol.
• www.nhs.uk/livewell/alcohol
  Includes tips on cutting down, and hangover cures.

AA – Alcoholics Anonymous 0131 225 2727
www.AAfife.net
www.alcoholics-anonymous.org.uk
Based on peer support for people who want to recover from an alcohol problem.
The website lets you see what meetings are available in your area. Most regular meetings keep on happening all through holiday periods. The local helpline is available 24 hours a day.

Narcotics Anonymous 0300 999 1212
www.ukna.org
Narcotics Anonymous is a similar network for people who want to recover from a drug problem.

Talk to Frank 0300 123 6600
www.talktofrank.com
Talk to Frank has information and advice about drugs.
A Christmas letter for Tricia

I’ve been estranged from all of my family for years. Some, very much, through choice - others through circumstance. Aunties, uncles, sisters, cousins; most of my family, including and perhaps especially my parents whom I’ve made and continue to make the difficult and deliberate decision not to see at all.

I do this for the sake of my children, who know nothing of them or the neglect and abuse my sister and I suffered at their hands. I’d like it if my children never found out any details of my childhood, but know in my heart that they will. The inevitable questions have already started coming: “Why don’t you have a mum and dad? Were they bad people?” As my son has got older, the questions grow more insightful and more difficult to give a positive answer to. When they are grown, I’ll tell them anything they wish to know, but for now my kids are better off being protected from my history. I know this better than most. My goal is to end the cycle of abuse, neglect and inheritance of mental illness that has destroyed my family and give my children nothing but positive memories of their childhood and their parents.

My older sister Julie is the one member of the family that I miss being around. She’s just as damaged, forgotten and essentially orphaned as I am, perhaps more so, and certainly has felt the effects more keenly than I, simply because she’s a better person than me, with a much bigger heart.

For 9 years we haven’t even known each others’ addresses.

I’ve always hated Xmas day, but paint a mask of enjoyment (mostly) on my face for my son Patrick. I spend all day missing the people I can’t or won’t be with, never feeling the gap I have in my life and heart more than at what should be family times of year.
I spend my Christmas days on the outside of someone else’s family circle, less so since Paddy came along, but still aside from my own family of three, without a soul in the world. Alone.

Thanks to the thoughtfulness, quick action, love, understanding and basic human decency of a wonderful lady I’m proud to call my friend, I get to spend Christmas day with my big sister Julie and her two kids who I haven’t seen in years and have been half a person without.

Tricia Ferguson, who chanced upon my sister in a busy street and grabbed her to call me is one of only a handful of people I know who would completely understand how big an empty space I live with inside with the absence of my family, and how much it hurts, even though it’s right, to keep a parent at a distance.

Nat, Patrick, Julie, Jodie and Dawn were together for the first time today, thanks to you. Thanks to you Nat gets her sister in law back, three cousins meet for the first time, I get back 3 of the 5 people I love most on this planet, and a brother and sister get to be together.

I love you so much for that T, and don’t know how to thank you enough. Xxxx

Julie Wilson and Mark Wilson, 1976

Mark Wilson is a local secondary school teacher and the author of four books: three fiction and a non-fiction account of living with depression for 28 years. Find out more at: markwilsonbooks.com
Access to Addiction Services over the holidays

In Scotland most Addictions Services will close for the 2 public holidays at both Christmas and New Year. This will feel like a long time for some people who use services.

Some of the support services that give care at home will still be giving support – although it might be less than usual because they’ll have fewer staff.

Social work offices will be closed on 25/26/27 December 2013 and 1/2/3 January 2014.

For the most up-to-date information on access to drug and alcohol services over the Festive period visit www.fifedirect.org.uk/fifeadp.

Here are our tips on what you can do to feel more confident when the services are closed.

**Tips and hints for before the holidays**

- Talk to your support worker or key worker about what help you might need over the holidays. Come up with a plan for how you will cope and what you can do to keep well.
- Get the phone numbers of the out of hours and emergency services that will be available. Put this near your phone, or somewhere you can find it easily.

**Tips and hints for during the holiday period**

- Remember that the services will be open again in a few days.
- Contact the out of hours services if you need to talk to someone.
Domestic Abuse

It’s difficult to accept that someone you love or care for can treat you badly. Domestic abuse is rarely a one-off incident - it tends to happen more and more often and become more severe. Even if you think you’re experiencing mild abuse, it’s important to recognise it and know there are people who can help you and that there are things you can do to help yourself.

You can speak to someone you can trust or contact one of the agencies listed below, who will:

- give you information and support
- help you consider your options and support you in achieving what you choose to do
- help you contact the other services you need

Fife Women’s Aid 0808 802 5555
www.fifewomensaid.org.uk

Police non-emergency number 101

Shakti Fife (ethnic minority women) 01592 583677
www.shaktiedinburgh.co.uk

Women’s Support Project 0141 418 0748
www.womenssupportproject.co.uk

National Domestic Abuse Helpline 0808 2000 247
(for women and men)

Male Advice Line (for men) 0808 801 0327
www.mensadvicecline.org.uk

In an emergency call 999
Ordinary community services

Lots of people find that the ordinary community services give good support when you are recovering from an addiction.

Going for a walk or a swim, or playing football, or using the libraries are all good ways to keep well. They are especially good over the Christmas and New Year period, when it can be harder to keep active or find things to do.

What is happening in Fife

Find out ‘What’s on’ in Fife by checking the Council website www.fifedirect.org.uk/events. You can click on a date and it will give you all the listings for that day.

Fife Leisure Centres - ask at your local leisure centre or visit www.fifeleisure.org.uk.

Fife Libraries - ask at your local library or visit www.fifedirect.org.uk/libraries.

Check www.fifedirect.org.uk/winter for information about council services over the festive period, along with other information about staying in touch and getting ready for winter.

The council also organises lots of activities like carol concerts and switching on the Christmas lights. Some of these are free and you pay for others – but it isn’t too expensive and they have lower prices if a group of people book together.

The Christmas activities for 2013 are mostly at the end of November and early December.
“I used to go along with being all Christmassy and was miserable but I thought I had to or people would think I was rude. Now I’ve decided not to care if people think I’m being rude.”

“I manage ok with Christmas. It’s New Year that I find harder. But it’s easier to just keep to yourself then.”

“I just put all the family hassles aside for the one day. That’s the way I deal with it. I don’t let it upset me. I tell myself it will all be over by tomorrow and then we can all get back to normal.”

“Just don’t have a 25th December in your house. Have the 24th twice and go straight on to the 26th. It might help not telling other people you do that in case they think you’re a bit strange. But it works.”

“I hate it. I really don’t like this time of year. I have to see family that I don’t like. I worry about it so much. It makes me miserable. But I’m ok with just a few friends. So I try to see them instead.”

“Learn something new. Get really engrossed in it. It’ll be the middle of July before you notice.”

“The secret to surviving the holidays? Forward planning.”
Tips and hints

If you like places that feel busy and Christmassy:

• Go and see the Christmas lights. There will be some in Dunfermline, Kirkcaldy or Glenrothes.
• Go to the big shopping centres. You don’t have to spend money – just look at the lights and the windows.
• Enjoy all the free things that the Council are putting on, like the carol concerts.
• Check out the things that are on in places like local churches and community centres.
• Go to the library the week before the holidays. Stock up with books, DVDs, music – things to keep you going.
• If you find there was something you wanted to do but missed it – make a note on your list for next year and look forward to doing it then.

“When you’re out for a walk, find a nice branch from a tree. Pick up nuts, pine cones, etc. Get a can of silver spray and you’ve got decorations. Get some thread to hang them from hooks, or just put them on the table or windowsill.”

“I switch off the telly and usually go to bed before the Hogmanay stuff starts and get up and go for a walk next morning. By noon I’m getting on with my day and feeling ok. It’s a lot better than I used to feel.”

“I love going for walks in the winter when it’s all frosty.”

“Keep going for a swim or playing football – all the things you do the rest of the year. And if you don’t do them, start now.”
Getting around – access to transport

Check what is happening for bus and train services, as there will be fewer services than usual on some days.

The number to ring to check for services in any part of Scotland is 0871 200 2233.

You can also check the website: www.travelinescotland.com

Tips and hints

• Think ahead about transport for anything on 25/26 December or over the first few days in January.
• Check out options for sharing a taxi with a friend or getting a lift.
• If you are going to a group like AA that is on over the holidays, phone the contact person beforehand and ask if you can share transport with other people.

Get Ready for Winter

www.fifedirect.org.uk/winter

Find useful advice about preparing for Winter, consumer advice for Christmas shoppers, and a guide to Festive Events.

Local Radio Stations

• Kingdom FM 95.2 & 96.1
• Radio Forth 97.3
• Tay FM 96.4 & 102.8
Tips and hints

• Make things like Christmas cards – with glitter and bits of cotton wool for snow. Think Blue Peter and the things you liked doing when you were wee. If you go together you can buy big tubs of glitter and glue etc more cheaply than each buying the small ones.

• Have a film party:
  • Choose a film that has a plot everyone knows, and that someone has on DVD (or hire it for the night).
  • Everyone joins in with the dialogue – especially the famous lines – and sings along to the songs.
  • Come along wearing something from the film if you can.
  • Our film suggestions for this are: Star Wars (any of them), Sound of Music, Rocky, Blues Brothers, White Christmas and of course Rocky Horror Show.

• Share the food when you get together at someone’s house – everyone brings along one thing.

• Do outings in groups, as you can get cheaper deals for the cinema or theatre if you book for more people. Several families and/or friends can go along together. (You need someone to organise this.)

• Go for a walk or play football or other sports together.
Tips and hints

• Think what you enjoy doing and how you can do it with other people – if that’s what you want.
• Don’t feel you have to include everyone or a big group. It can just be you and one or two pals.
• Talk it over. Ask what each person enjoys. Once you get talking you’ll come up with things that you all be happy doing.

“One of our holiday treats is to book a football pitch. All of us go – adults, children, and grannies. Most of us are rubbish at it. But it’s a good laugh.”

“It can be a hard time of year. But it can also be a good excuse to do the silly things you want to do other times but don’t. So this year, just go ahead.”

“Be ready to compromise. One week we do what one person wants. Next time, it’s what someone else wants. For me, learning how to mix in a good way with other people has been part of my recovery. Enjoying each other’s company is as or more important that enjoying the thing you are doing.”
Nice things to do on your own

When we talked it over, we thought it was important to have things that you enjoy on your own. Some people prefer to be on their own at this time of year. And having a bit of quiet time is good for everyone.

So these are the things that we enjoy doing when we get a bit of time for ourselves. We hope they’ll give you ideas for the ways you like to spend time on your own.

**Tips and hints**

Enjoy the things that you like and make you feel good. Here are our suggestions.

• Watch a favourite film that makes you feel nice – and you can cry or laugh along with it.

• Play your favourite music.

• Get some nice smelly, pampering bath stuff. Then have a long soak - and do it each day if you want to.

• Go for a walk to your favourite place, or somewhere you want to see but haven’t been to before.

• Some people find meditation is good – a nice thing to do and good for keeping them well.

• Have your favourite food.

• Making cards and decorations for the house – with a Christmassy or winter theme or to make the place look special.
Tiredness, lack of exercise, and an overload of people, alcohol, food and spending can make the Festive Season a very stressful time. Take extra care to look after your health.

Anyone who has a health condition, who is pregnant or who is 65 or over, should get the flu vaccine. Ask your GP for advice. Boots also offer a Winter Flu Jab service for £12.99. Check your local store or visit: boots.com.

---

Find your local pharmacy or GP Practice  nhsfife.org

Fife Dental Advice Line (during office hours)  01592 226 555
if you are NOT registered with a dentist

GP Out of Hours: call NHS 24  08454 24 24 24

A&E Services are available at Victoria Hospital, Kirkcaldy
A Minor Injuries Service is available 24/7 at Victoria Hospital, Kirkcaldy and Queen Margaret Hospital, Dunfermline. This service is also available from Mon-Fri 8am-6pm at St Andrews Community Hospital, and Adamson Hospital, Cupar.

Useful websites:
• www.nhsfife.org/knowwhototurnto
• www.seemescotland.org.uk (mental health and wellbeing)
• www.llttf.com (Living Life to the Full)
• www.moodcafe.co.uk (mental health)
How to stay drug-free, alcohol-free and well

**Tips and hints for going to parties**

- Take a friend with you who will stay sober and give you support to stay safe. Ask them to tell you, and get you to leave, if they think you are at risk of drinking, if they feel the party is beginning to get a bit too wild or there is too much alcohol.
- Be in a safe place where people will respect that you are clean and not drinking and won’t encourage you to drink or take drugs.
- Leave when you are ready to go.
- Take your own soft drinks.
- If you are visiting a friend or relatives who you know will be drinking, go earlier in the day before they have started drinking.
- Plan for a shorter visit. Tell them you’ll need to be away early.
- If you know that there could be a problem – which could be people who get you upset as well as alcohol or drugs there – don’t go. Or go but only for a short time. Remember that even if you have changed over the past few years, they might not have changed.
- If you want to have a few drinks rather than abstain completely, then plan how you are going to do it. Have a lot of mixers, or bring your own lower-alcohol drinks, or whatever works for you. And stop or switch to non-alcoholic drinks before you think you need to.
- Remember to eat. Eat before you go out, especially if you’ll be drinking.
Tips and hints for looking after yourself generally

• Make sure you have enough food in to last you over the days when the shops are shut. If you’ve got food at home and are looking after yourself it’s easier to cope with all the other hassles and temptations.
• Also remember to stock up with other things that help you be well – like any medicines you take, or remedies for colds and flu.
• Get into a pattern that keeps you well before the holidays start – like going for a walk each day and eating well.

“If you’re with family or friends and they start drinking, just leave.”

“Drink Irn-Bru. No-one should argue with that.”

“Think – I matter. I’m looking after myself. Remember that you matter to us and we want you to be well and safe.”
Food and drink

People who have been drinking or taking drugs often get really thin, because they’re not taking enough food and their body finds it harder to get the goodness from what they do eat. So we want to encourage people who are recovering from or coping with an addiction to eat well and build themselves up.

Also, winter is a time when you just feel you need warm, comforting food to keep out the cold.

So these are our suggestions to help you eat well and feel good.

Tips and hints

• Have enough healthy stuff in, so you are not just eating sweet things.
• Think of sharing food with a friend or a neighbour. It could be doing your shopping together, so you can split the ‘2 for 1’ offers. Or it could be sharing some of the cooking, even if you decide you both want to eat dinner on your own.
• Have food that does more than one meal, such as a chicken.
• Make soup. Keep in the fridge for a few days and just take out and heat what you need.
• Remember to stock up with bread and other foods like rice and pasta. They make food go further and keep you going if you get snowed in or the shops are shut longer than you expected.
• Get in vegetables and fruit.
• Look for the recipe cards in supermarkets. They make the shopping easy and usually use food that is not too expensive. And the recipe tells you want to do.
Our ideas for good things to do with leftover chicken

• Curry.
  • Heat with tomatoes and some herbs and have with pasta – as a sauce or bake for a bit with cooked pasta.
• Sandwiches.
  • Just add some lettuce and tomato, or with bacon.
• Chicken fried rice.
• Add pieces to a tin of chicken noodle soup, or make your own chicken noodle soup if you want.
• Add pieces to a vegetable soup.
• Use the chicken carcass for stock and make soup.
  • Just put in a pot, cover with water and add more if you can, and add a bit of carrot and half an onion.
  • After an hour or so, take the vegetables out.
  • Let the stock cool a bit.
  • Drain the stock through a sieve into a bowl or another pot if you can, or just let the stock settle and spoon off any bits that float to the top.
  • Now you use that as the base for your soup.

Christmassy drinks

• Mix cranberry juice, soda water and float some bits of lime in it.
• Heat apple juice, water and some cinnamon sticks for punch.
Access to Food

Please phone the organisations below before visiting to confirm details. Most foodbanks operate on a referral system.

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Phone Number</th>
<th>Address</th>
<th>Days and Times</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dunfermline Food Bank</td>
<td>07580 231 286</td>
<td>New Dickson House, New Dickson Street, Dunfermline</td>
<td>Mondays, Wednesdays &amp; Fridays 4pm 6pm</td>
</tr>
<tr>
<td>Dunfermline Toastie Club</td>
<td>07929 352 661</td>
<td>Viewfield Centre, Viewfield Terrace, Dunfermline</td>
<td>Mondays, Thursdays and Fridays 10am – 12noon</td>
</tr>
<tr>
<td>Methil Toastie Club</td>
<td>07929 352 661</td>
<td>Leven Baptist Church Annexe, Bowling Green Street, Methil</td>
<td>Tuesdays. 11am – 1pm</td>
</tr>
<tr>
<td>Levenmouth Food Bank</td>
<td>07966 502 854</td>
<td>Methil Evangelical Church, Bowling Green Street, Methil</td>
<td>Mondays and Fridays from 4-6pm</td>
</tr>
<tr>
<td>Anstruther Food Bank</td>
<td>01334  659 338</td>
<td>Anstruther Church, Burial Brae, Crail Road, Anstruther</td>
<td>Tuesdays.10am – 3pm</td>
</tr>
<tr>
<td>Frontline Fife</td>
<td>01592 800 430</td>
<td>Drop-in for those who are homeless/at risk of being homeless</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Methodist church, St.Clair Street, Kirkcaldy</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Wednesday lunchtimes.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Gillespie Centre, Chapel Street, Dunfermline</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Friday lunchtimes.</td>
<td></td>
</tr>
<tr>
<td>All Home4Good Centres (Frontline Fife)</td>
<td>01592 800 430</td>
<td>All Home4Good Centres (Frontline Fife)</td>
<td></td>
</tr>
</tbody>
</table>
Glenrothes YMCA 01592 612674
North Street, Glenrothes
Showers, washing machine and tumble drier available for use.
Food parcels available depending on what is in stock.

Gravy Train every Wednesday from 2-4pm
Hot meal served for homeless/vulnerable people as well as access to support from Prevention First (Homeless Support), ADAPT (support of alcohol and drug issues), Samaritans, Oral Health issues and counselling services.

Kirkcaldy YMCA 01592 645530
Hendry Crescent, Valley Gardens, Kirkcaldy
Call for details of Gravy Train and food parcels.

Baptist Church, Whytecauseway, Kirkcaldy 01592 640439
Provide lunches on Tuesdays.

Wellesley Parish Church, Methil
Provide lunches on Tuesdays.

My Church the Lady of Lourdes 01383 722202
67 Aberdour Road, Dunfermline, provide donations.

The Salvation Army, 125 High St, Kirkcaldy 01592 265928
Food parcels available
• Mondays and Wednesdays 2.30-3.30pm.
• Thursdays 3.00 – 4.00pm

The Salvation Army, Glenrothes 01592 757909
Please telephone first so the appropriate food parcel can be prepared.
Storehouse food parcels

Agencies receiving regular deliveries from Storehouse are:

- Families First, St. Andrews;
- Fife Women’s Aid in NE Fife;
- Cupar Home4Good Centre;
- Children & Families Social Work Team in Cupar;
- Home Start East Fife;
- Health Visitors based at St. Andrews Community Hospital.

For those with nowhere to go or no-one to be with on Christmas Day or New Year’s Day, Festive meals will be available at the venues below.

**Christmas Day**

Gillespie Church, Chapel Street, Dunfermline KY12 7AW
Tel: 01383 621253
Time: 12-4pm. Transport may be available.

Kirkcaldy Salvation Army, 125 High Street, Kirkcaldy KY1 1LW
Call 01592 265928 to book as places are limited.
From 1pm. Transport may be available.

**New Year’s Day**

Link Church, 39 Priory Lane, Dunfermline KY12 7DU
Tel: 01383 739169
Time: 1-3pm. Transport may be available.
Cutting the cost of presents

• Agree or set a limit – such as £5. Then you all stick to it but try to be as imaginative as possible within that.
• Instead of several friends or family all buying presents for each other, each person buys for just one person.
• Ask people what they want.
• Make up a list of the things you really want – including the really practical things that we are usually too embarrassed to ask for, like slippers. Give your family and friends your list and ask them for theirs.
• Have presents that are about giving your time. When we talked about it, Sharon decided that someone giving her a few hours ironing is her ideal present.
• Buy presents at places like charity shops and recycling project or online at sites like ebay.co.uk or gumtree.co.uk.
• Go shopping with a friend if there are offers like 2 for 1 on toys or clothes.
• If you are good at cooking and/or baking, home-made food is a good present, particularly if wrapped up. You can use left over smaller pieces of wrapping paper, ribbons, etc.
Money advice

One of the big pressures for many people is managing money and not getting into debt.

**Fife Council Welfare Reform Information Line**  03451 400 031
The Welfare Fund is now delivered from Fife Council. Claims can be made for a Community Care Grant and a Crisis Grant.

**Citizens Advice and Rights Fife**  carfweb.org
If you are in debt, the Debt Arrangement Scheme (DAS) can help you. Once approved, DAS will freeze all your charges, fees and interest from the date you applied. They then manage creditors on your behalf to help you gradually get on top of your debts. Ask your Citizens Advice office for advice or visit: helpoutofthehole.org

**Tax Credit Helpline**  0345 300 3900

**Money Advice Scotland**  0141 572 0237

**National Debtline**  0808 808 4000
nationaldebtline.co.uk/scotland

**Fife Credit Union Development Team**  0800 085 5803

**Kingdom Credit Union (Fife wide)**  01592 758 596
www.fifedirect.org.uk/creditunions

If you need to borrow money, talk to a credit union about a loan – the interest will be a lot less than other sources of credit.

www.fifedirect.org.uk/moneymatters
My Notes

for this year:


for next year:


This booklet has been adapted by Fife’s Adult Protection Committee, from an original publication written by the FAST group from West Dunbartonshire.