



# Teen point

Welcome to Teen Point, the section of Praise Reel that zeros in on teenage issues. It is however not exclusively for teenagers, but also like minded people.

In future editions of Praise Reel, the Teen Point will present True life stories to inspire people; Answer personal questions; Offer advice on personal teen issues; Give examples and advice on how to dress as a Christian teen; Advice on how to get closer to God.

It will also feature gospel music and concerts/events updates; Advice for teenagers on various relationships, Advice on what and what not to do - how to act when faced with different tempting situations; and much more stuff.

Are you a teenager with a question you need an answer to? Please send your questions to [praisereel@houseofpraise.co.uk](mailto:praisereel@houseofpraise.co.uk)

## This Generation

by Tonia

We are in a nation  
Where our generation  
Seem to lack motivation  
They need an impartation  
And an education  
They say they know it all through civilisation  
And false socialisation.

I'm not Indonesian  
But I can hear their children crying out  
Please give me an education  
And here we are showing no appreciation  
We complain  
But it's all due to Globalisation  
Were spending to promote Americanisation  
When we should be promoting Zion's nation

Well...

All you need is a revelation  
God is your inspiration  
The bible is your application  
Which will lead to elevation  
And Acceleration and by his grace  
help this nation...

## five ways to avoid the festive fallout

by Sarah Modlock

Life has a funny way of delivering financial surprises; A big bill wins one day, a premium bond the next. Why does Christmas create so much chaos every year? Here are five ways to avoid festive fallout:

### 1. Plan Ahead

To avoid rows about cash and ensure you do not over-spend, start by writing down a list of names you want - or need - to buy for plus details of any entertaining or travelling you plan to do. Then set a budget with costs for everything and stick to it. Don't forget that January is a long month so blowing your December pay cheque too soon will just add to your stress. Avoid arguments with your partner by finding a quiet, stress-free time to discuss your plans in advance.

### 2. Avoid shopping traps

Your chances of over-spending and breaking your budget can be greatly reduced by a little bit of thinking and planning before you head off to the shops. Stick to your list. If you can, shop early to avoid the crowds, and you have a better chance of getting everything on your list instead of panic-buying when items have sold out.

### 3. Try using cash only

The idea of getting through Christmas without your credit cards may fill you with dread but it could save you months of debt worries after. Try sticking to cash instead. Calculate how much cash you will need to withdraw for each day or better still, a whole week. Leave your credit cards at home - all of them - and brave the world of reality. If you normally use a debit card, avoid paying with it and stick to cash.

### 4. Just say no to store cards

Despite their bad reputation for eye-wateringly high interest rates, one third of adults hold store cards. While 62% of cardholders pay the balance off each month, a third of them keep their debt going, paying off a little each time the bill comes through, at great expense. Carrying a balance on a store card is the quickest way to get into debt

### 5. Avoid credit card cheques

One of the fastest ways to throw your money away is to use credit card cheques. They are usually charged at the same rate as cash withdrawals and you will also pay an immediate handling charge of between 1-2% plus a minimum fee of around £2 per cheque. Feed them into your shredder and tell your card issuer not to them send any more.