



# Sun, fun and...spending a ton?

## School holidays see parents swapping self-care for soft play

The six-week school summer holidays: it's weeks of endless snack requests, spontaneous day trips, and the sudden realisation that your wallet is now the most popular member of the family.

From movie tickets to ice cream runs, and let's not forget the 'emergency' toy purchases, the holidays have a way of turning even the most budget-conscious parent into a reluctant spender.

In fact, research from [Lloyds](#) has found that the majority of parents (77%) spend more during the school holiday period, splurging, on average, an extra £500 over the six weeks. To adapt to this increase in spending, many parents have had to make some changes, replacing takeaways with home-cooked meals (40%), working extra hours (40%) and even delaying personal appointments, like haircuts (31%).

The good news, however, is that there are ways that parents can give their wallet a well-earned break. As Ola Majekodunmi, Lloyds Money Expert, says: "With a bit of planning and some clever budgeting, you can pack in the fun, without emptying your wallet.

"From free adventures to bargain-packed days out, here are some smart (and sanity-saving) tips to make your money – and the magic – go further this summer."

### Time to hit the books

As children put their pens, pencils and calculators down, it's time for parents to pick them up.

According to Lloyds spending data, households with children at home already typically spend more on purchases like fast food (+42%), petrol (+33%) and trips to the cinema (+33%), compared to all households. And the research reveals many anticipate costs like these will rise even further across the school holidays – which is why planning ahead can help.

"Having a budget in place before the holidays start can help you to plan out what you can, and can't, afford to spend this summer," explains Ola. "This should include all the essentials, such as activities, food and transport."

"Breaking your budget down for each week – with the help of handy budgeting apps – can also make your spending easier to track and control.

"Many banking apps also now offer smart insights, which allow you see exactly where your money is going – from how much of your weekly spend is tied up in direct debits and bills, to spotting patterns in your spending. These tools can make it easier to manage your day-to-day finances and plan ahead, especially for bigger events, like the summer holidays, when you know you'll be spending more."

### Soak up the (free) fun

## Contact



Visiting the park, free museums and local community events can be a great way of entertaining children without breaking the bank, Ola explains:

“Sites such as Time Out offer great breakdowns of activities and events that will be taking place across the country this summer.

“And when it comes to planned days out, a little research can go a long way. Many attractions offer early bird discounts, off-peak pricing or multi-visit passes. Some mobile providers and banks also offer special discounts, and even perks like free cinema tickets, which is worth keeping an eye on. For example, Lloyds offers cashback rewards with selected retailers – something that can help keep your bank account a little fuller and happier as you spend this summer.”

Taking your own snacks and packing lunches for days out are can also be a great way to keep costs low, a tip that many parents (48%) already embrace.

As childcare costs can be expensive, Ola also advises swapping childcare with close friends and family by alternating playdates: “This can help to reduce the need and financial stress of booking childminders and paid activities, while giving your kids much-needed social interaction – all of which is invaluable during the holidays.”

## **School’s still in for the summer!**

Many parents use the six-week break to get their thinking hats on, racking their brains for new ways to keep children entertained (56%) and searching for budget-friendly activities (52%). But this might also be the perfect time to also introduce healthy money habits to kids.

“The school break is a fantastic opportunity to start teaching children valuable money lessons,” explains Ola. “Encourage your children to help with small budgeting tasks, such as planning a family meal or managing pocket money. You could even turn it into a game, by challenging them to find the best deals or save a portion of their spending money each week.”

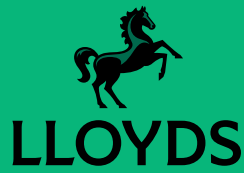
Lloyds’ Smart Start account, designed for 11 to 15-year-olds, can be a great way to kick-start their financial education. From the basics of saving to making thoughtful spending choices, it sets the foundation for healthy money habits.

Government schemes and financial guidance services, like those offered by Lloyds, can also offer support with budgeting and saving.

“It’s no secret that the summer holidays can be an expensive time of year for many families,” adds Ola. “If you’re struggling financially, be sure to check out the Government website, as well as your local council and charities for extra support. Many organisations often provide free meals or subsidised activities during the school holidays, so don’t forget to take advantage of these opportunities to help ease your holiday budget.”

You don’t need a big budget to make the most of the six-week summer break. With a bit of planning and a dash of creativity, families can still pack in plenty of fun: from picnics in the park to kitchen discos and movie nights at home. After all, some of the best summer memories start with snacks, suncream and sheer chaos.

## **Contact**



For more tips on managing your money, visit <https://www.lloydsbank.com/help-guidance/everyday-banking.html>

**ENDS**

## Notes to editors

Research conducted by OnePoll in conjunction with Lloyds from 04.07.25 – 08.07.25. Survey based on a sample of 1,250 UK parents of school-aged children.

### Additional information on Lloyds support:

Club Lloyds offers customers a choice from a range of lifestyle benefits, including 12 months of Disney+ Standard With Ads, a choice of Vue or Odeon cinema tickets, a magazine subscription, or a digital Coffee Club and Gourmet Society membership.

The Lloyds app is packed full of features that can help customers save money such as:

- **Benefit finder:** Using the app find support that you may be entitled to, such as Council Tax discounts, Universal Credit, home improvement grants and more. By answering some brief questions on our app, receive an estimate of any benefits they could be due, along with guidance on how to make a claim.
- **Bill switcher:** The tool available in the app uses technology to spot opportunities where customers could save money on their regular bills by switching to a better deal
- **Subscription management:** It's easy to manage regular subscriptions – like TV streaming services or gym memberships using the app tool to view, cancel or block subscription payments.
- **Everyday offers:** Take advantage of Everyday Offers, providing cashback when shopping using a debit or credit card at select retailers.

Lloyds mobile app is available on IOS and Android. You can find more details [here](#).

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