

Top Ten Budgeting Tips for Christmas

Christmas can be a very expensive time of year with a temptation to overspend. Here are a few tips to help make Christmas more affordable.

1 Make a budget

Decide how much you want to spend on food, presents, decorations, going out etc. Make a list to ensure you can stick to your budget and don't be tempted to go beyond it.

2 Secret Santa

If you have a group of friends or colleagues don't all buy for each other. Get together and each buy one present—agree a set amount of say £5 or £10; wrap it up and everyone picks one out.

3 Re-Gifting

If you have unwanted presents from last Christmas or things you no longer need, sell them to make money, or if they're good enough, give them away as presents this year.

4 The greatest gift is you!

Offer to do something for someone that costs you nothing but is of value to them—babysitting, gardening, decorating, ironing. You could write it out in a Christmas card and give it to them as a present.

5 Shop around

Once you have a list make sure you shop around for the best price. If you have access to the internet do an online search. Supermarkets are a great place to get bargains at Christmas.

6 Pay your bills

Make sure you save enough money for your priority expenses e.g. rent, mortgage, utility bills. If you must borrow funds, make sure you work out how much you have to repay and when.

7 Make a present pact

Don't be afraid to suggest to people that you don't buy for each other this year—they'll probably be glad you did. If you have lots of family to buy for, buy a big tin of chocolates for them all to share.

8 It all adds up

Be aware of extra fees for deliveries, service charges, product variations and gift wrapping when ordering online this Christmas. Make sure you check the final total before clicking buy.

9 Delivery fees

Ensure you order early and try to group your items into as few packages as possible to save on delivery fees. Amazon Prime can save you cash in the short term but be wary of signing up for a length of time.

10 Reflect

Use what you've learned this Christmas to begin your planning early for the next festive season!

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