

Your Christmas budget	£	Actual cost	£
Name of Person	Gift Ideas	Target Price	Actual spent
Mum			
Dad			
Partner			
Children			
brothers			
sisters			
Grandparents			
nieces			
nephews			
uncles			
aunts			
friends			
work colleagues			
Charity			
Total		£	£
Meals & Entertainment		Expected Cost	Actual spent
Christmas dinner			
other Christmas meals			
parties			
snacks			
drinks			
Travel			
shopping			
Trips, visits			
Decorations			
Christmas tree			
house & tree decorations			
wrapping paper, tape & labels			
Christmas Cards			
Postage			
Other Spending			
new clothes			
Total		£	£

Christmas Top Tips

Once again, Christmas will be on 25th December this year. The Christmas season can be stressful; family get-togethers, Christmas Day dinner, parties, presents to purchase, entertaining the kids and being short of money. The more organised you are then the easier it will be. Advance Credit Union is here to help you get the best from your money, so here's our Top Tips to a Happy Christmas!

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Search [#40DaysofChristmas](#) for more Christmas Top Tips!

Starting on 15th November there will be a fresh idea to inspire you to a better and more affordable Christmas. Just Follow us on [Facebook](#) or [Twitter](#) and you'll get a top tip each day in our '40 Days of Christmas'.

- **Budget**- we know you don't want to, but turn over this page to make your own Christmas list of things you will need for Christmas and have a guess at how much they will cost. You can also download this from our website www.advancecu.org.uk/christmas
- **Cut back now** - now you've seen how much Christmas will cost in your budget, now is the time to cut back on your other spending, so you can save towards Christmas. Our [Christmas Club](#) is a great way to put money aside.
- **Secondhand is OK** - Kids toys too expensive? there are loads of ways to get what you need cheaper or even for free:[Freecycle](#), [BargainPages](#), [Loot](#), [Gumtree](#), [eBay](#). However be wary of purchasing used electrical items due to unknown safety.
- **Have a clear out** - Why not sell or give away stuff you no longer need to make space and make some money too
- **Shop around** - last minute panic buying can be expensive, start your Christmas shopping early and shop around. Can you get the gifts you want cheaper elsewhere?
- **Ask** - do you know what people want for the Christmas gifts? Just ask; they may have the perfect idea already. Remember to tell them your budget for their gift.
- **Friends and family** - agree to buy for kids only. Much cheaper and less stressful
- **Travel** - visiting family and friends over Christmas? Book train tickets early as usually cheaper.
- **Santa letter** - Have your kids written to santa yet? The address is: Santa/Father Christmas, Santa's Grotto, Reindeerland, XM4 5HQ. Your letter must arrive by Friday 6 December so Santa has time to write back (with some help from [Royal Mail](#))
- **Santa's Budget** - Some children might need reminding that parents have to send the money to Santa - so they must keep their list to one or two things that they REALLY want.
- **Sales** - Keep an eye out for the pre-Christmas sales
- **Give** - However tough life can feel, there is always someone worse off than you. Does your Christmas budget include a donation to a charity that is important to you?
- **Budget** - Did we mention that already? Budgeting is for life, not just for Christmas! Now is the time to sort out your family finances, search our website for the budget planner to help keep on top of your money.
- **Borrow affordably** with your credit union - if you need a little extra then contact us for an [affordable loan](#).