

12 ways we can make the best of Christmas



With the festive season upon us, you may feel worried about money at such an expensive time of year. Don't let Christmas put pressure on your wallet. Support and guidance is available to you whatever your situation this Christmas.



1. Work out a Christmas budget

Budgeting is one of the best ways of coping with costs. Visit our budgeting tool:



ournewhammoney.co.uk/smart-spending/budget-planner-tool

2. Cut the cost of your shopping

Make a shopping list and stick to it. Shop online to monitor your basket cost and visit [trolley.co.uk](https://www.trolley.co.uk) to compare prices across shops. If shopping online for gifts, combine your online orders to reduce delivery costs and where possible choose shops with free delivery.



3. Make Christmas about loved ones

If you're worried about the cost of Christmas, it's possible to relieve pressure, increase happiness and avoid the worry before and afterwards. Make Christmas about seeing loved ones – not splashing out on expensive presents. It's more important to secure a happier, financially less stressed New Year.



4. Give time not money

It's the thought that counts! Instead of buying presents, you could promise to do something for a loved one. How about offering breakfast in bed or help with the housework or garden?



5. Avoid buy now, pay later

These schemes can be very tempting, try to avoid them unless you have a plan in place for repaying within the interest free period. After the 0% phase ends you'll be charged a large interest rate.



6. The gift of not needing to buy a present

Perhaps the best gift you can give is to release someone from the obligation of buying you a present. Make a no unnecessary present pact or agree a small limit for buying gifts.



7. Make your loyalty points count

See if you could use any store loyalty cards that you have to buy presents. Loyalty points can sometimes be worth more if you spend them online.



9. Make Christmas decorations

Crafting your own decorations not only saves money but provides a fun activity to do with the whole family. How about cutting out snowflakes, Christmas shapes or creating bright, cheerful paper chains. Pound shops often sell kits to make it easier.



11. Sprinkle a little Christmas magic for kids

There are lots of ways to make Christmas magical for kids at very little cost or even free. Go for a walk in the early evening or hop on a bus and admire the Christmas lights.



8. Voucher hunt



Search the web for discount codes before paying full price. For more information visit:

vouchercodes.co.uk/dealfinder



moneysavingexpert.com/deals/discount-voucher-codes

10. Book in advance



If you're hoping to travel by train or coach this Christmas, save on fares by booking in advance.

For more information visit:

thetrainline.com/trains/great-britain/ticket-types/advance-train-tickets

nationalexpress.com



12. Find free events locally

We regularly host events and there is sure to be a wide range of activities taking place leading up to Christmas. For full details, visit:



newham.gov.uk/community-parks-leisure/christmas-together

Help is here.

If you are worried about money and need financial advice or support, Our Newham Money advisers can provide confidential help and support.

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