

# CELEBRATE MORE, SPEND LESS!

Top tips to help you enjoy Christmas  
and save money



By Kelly Richards

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# Start Planning NOW for Christmas and Save Money During this Pandemic!

## Plan Early for Christmas and Save Money



**Those who plan early for Christmas are known to save money, be less stressed during the Christmas holiday and enjoy themselves a lot more. Know someone like this? You bet we all do! In this article from Cashfloat learn the tips and tricks how to plan early for Christmas.**

# How can I plan early for Christmas?

Christmas should be a happy time and planning early ensures that you avoid extra expenses and stress. Here are a some of ways you can plan early:

- Make a Budget
- Use Christmas saving schemes
- Shop around
- Buy advanced discounted travel tickets
- Prepare food early for Christmas
- Give something up to save money

Read on to find out about planning Christmas early in detail.



## Planning for Christmas

Many people worry too much about Christmas and get themselves into debt by trying to create a perfect day that doesn't always live up to their expectations. We all want to have the best during the holidays, but there is an important question that you must ask yourself; What can I afford?

### Make a Christmas budget

You need to write down a list of all the gifts that you have to buy, work out the cost of the extra food and drink, perhaps a new outfit and any travel expenses. According to YouGov, the average amount spent by UK families on Christmas is £796! That's a lot of money to foot from a single pay-packet.

## Create a Christmas to-do list

Now that you have your budget and the amount you're allocating to each person, create a list of things you might buy for them. Brainstorm your ideas and write them down. Then, you can begin shopping around to find the best price.

## Christmas saving schemes

Many workplaces or groups of friends start saving money for Christmas so that they can cover expenses without it being painful. A small sum stashed away in a savings account each month will make the holidays less burdensome. Shop by using cash back credit cards and direct these small savings into your savings account. If it is difficult for you to set aside a specific amount every month, save however much you can when you can. Make sure that your savings account does not have a cash card!

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*Even if you only manage to stock up on a few items at this time of the year, you can make great savings.*

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## Do your Christmas shopping early

We've all seen the winter sales with the Christmas merchandise being sold at a fraction of the price once the holidays are over. This is the perfect time to buy any Christmas decorations, cards and wrapping. Gift box sets, toys and Christmas jumpers can be bought now and stashed away till the season to be jolly rolls around again. Even if you only manage to stock up on a few items at this time of the year, you can make great savings.

## Shop around to make sure you get the best deals

Before shopping around, check out the voucher code websites to see if you can find a discount on something that you were going to purchase anyway. You can have a Christmas drink and something to eat with friends at a participating restaurant with a greatly discounted voucher. Make sure that you use any gift cards before they expire and collect and spend any credit on your loyalty cards.



Before Black Friday and [Cyber Monday](#), many retailers announce what they will be offering before the event so that people can study the items and work out what they need. If you can face braving the shops, then stick to your shopping list and don't get distracted! If the thought of Black Friday terrifies you, stay at home and check social media sites for hourly discounts on Cyber Monday. Many stores have discounted items all weekend.

## So what have we learned so far?

- Avoid worry and stress and plan early for Christmas
- Create a budget, so you know what you need to spend
- Try and save a small amount each month so you won't need to borrow
- Buy discounted Christmas items in the winter sales
- Shop around for the best deals and use loyalty cards and voucher codes for discounts
- Brave Black Friday or shop on Cyber Monday for bargains

## Buy travel tickets in advance

If you are going away for Christmas make sure that you buy your tickets well in advance when they will be at their lowest price. Train companies release train tickets 12 weeks before the date of travel, but they quickly disappear. Check if you can use any club-card points or voucher codes against the price of the ticket. Tesco offers £10 of points for £20 rail tickets. Always try and get cheap advance tickets on the day of travel if you haven't bought in advance as some companies will still have offers available.

## You can get a lot done before Christmas in preparation

If you are providing Christmas dinner then planning is crucial for a stress-free day. Up to 3 weeks before Christmas day you could pre-cook cakes and pastries and freeze them, including your Yorkshire puddings. The more you can get done beforehand, the less stress you will have on the day.

## Bake your own Christmas treats

Buying lots of cakes, cookies, and other sweet treats can be expensive. Why not start practicing your baking skills now? You could have fun making your own Christmas treats and save a ton of money in the process. This is a great activity if you have kids, too.

In the months running up to Christmas, you can put a Christmas goody in your weekly shopping trolley so that you won't notice the extra expense.

Consider buying a cheaper turkey. A test carried out by Martin Lewis of the [MoneySavingExpert](#) website showed that 65% of people couldn't distinguish between a cheap and expensive turkey once it was on the plate.



## Give up something to save for Christmas

Many people in the current financial climate find it difficult to spare any cash for savings. However, Christmas is coming, and money will need to be spent, no matter how frugal you try to be. Think of some things that you could do without for a short time, like having a free weekend, when you try and do things that are free, or almost. Think about taking your lunch and coffee to work with you for a short time. You could probably save in excess of £100 a month if you tried this. Think before you order a takeaway and see what you can rustle up from your cupboards instead.

## **Look for coupon codes, offers and vouchers**

All year round, look for codes, offers, and vouchers to help you save even more money. This is even more important around Christmas time, when everything seems to cost a fortune. [Click here for Christmas discount codes and offers](#)

## **Use Christmas bonus/points cards**

Points cards can come in handy over the festive period. Use these all year long, and you might just end up with enough points to buy somebody a gift. Many stores offer loyalty cards and similar schemes these days. Make sure you look into them and get into the habit of using them.

## **So what can we conclude about how to plan early for Christmas?**

Planning and budgeting for Christmas is something that we would all like to do as it makes so much sense. However, we do not always manage. Make a concentrated effort this year to take some our advice and make Christmas time full of joy and not a financial headache. Budgeting is the key.

The winter sales are full of heavily discounted merchandise that is more or less the same kind of stuff that we all buy the year after, full price. It seems daft not to take advantage of this. It's never been cheaper to shop than today when you take the time to do your research. Voucher codes and club cards offer fantastic discounts in great stores, restaurants and even on travel tickets. It pays to plan early for Christmas to enjoy it.

Remember, Christmas time is not a time to indulge beyond your budget – we recommend that our payday loans are only used in emergencies and when you can afford to pay them back.

# 6 Top Tips to Making Christmas Dinner on a Budget



**Want to enjoy a festive feast this Christmas without breaking the bank?** Read on with Cashfloat to discover some great ways of making a delicious Christmas dinner on a budget.

## How can I make a Christmas dinner on a budget?

1. Shop in advance for your Christmas dinner
2. Plan your Christmas dinner menu
3. Buy the right amounts
4. Cook your Christmas dinner yourself
5. Replace old Christmas favourites with cheaper alternatives
6. Use up your leftovers

## 6 top tips to make your Christmas dinner on a budget

According to research carried out by the BBC in conjunction with the online comparison site, MySupermarket, last year's Christmas dinner cost on average £10.71 per person. However, there are ways to bring this price down. Even if you're on a budget, making a delicious Christmas dinner on a budget doesn't necessarily mean that you have to compromise on quantity, quality or taste.

Cashfloat presents you with some practical ways to enjoy your Christmas dinner without forking out loads of money to pay for it.

### 1. Shop in advance for your Christmas dinner

In the lead-up to the festive season, see if you can pick up bargains and special offers and freeze or store them. Some retailers put up prices in the count-down to Christmas, so shopping in advance can save you paying these higher prices. Also, by shopping in advance you can spread the costs of your purchases over a couple of months. You won't notice an extra £5 a week on your weekly shop. This is better than the shock of paying it all in one go in the week before Christmas especially as you'll have other expenses to budget for.

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*Last years Christmas dinner cost approx  
£10,71 per person*

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## 2. Plan your Christmas dinner menu

Seeing how full some shoppers' trolleys are in the days leading up to Christmas, you'd think that rationing was imminent! Make up a menu [plan for the holidays](#) with a clear idea of what you're going to cook every day. This will prevent you buying too much, and the inevitable waste as perishables go bad and need throwing out. Once you have a menu, you can write your shopping list. Stick to this list when you're going through the aisles. Don't be tempted by special offers or discounts on foodstuffs you aren't likely to eat.

In the months running up to Christmas, you can put a Christmas goody in your weekly shopping trolley so that you won't notice the extra expense. Consider buying a cheaper turkey. A test carried out by Martin Lewis of the [MoneySavingExpert](#) website showed that 65% of people couldn't distinguish between a cheap and expensive turkey once it was on the plate.

## 3. Buy the right amounts

Some people get confused when it comes to estimating the size of turkey they should get. Allow 500g per person when buying your Christmas bird. Prices of turkey vary, but in general, frozen birds are much cheaper than fresh. If you're trying to budget your Christmas dinner, you could add bulk to smaller sized birds with sausage-meat stuffing and extra servings of vegetables.



When shopping for your Christmas meal, make sure you compare the price per kilo to make sure you're buying the cheapest. Buying vegetables loose tends to be less expensive. Buying cuts of cheese from the deli rather than pre-cut and pre-packaged from fridges can also save money. Not only is it cheaper but you can pick the exact size of cheese you want and prevent waste. Add dried fruit, home-made chutneys and crackers to your post-dinner cheese board to make an impression and to distract from the fact that your pieces of cheese are smaller.

#### **4. Cook your Christmas dinner yourself**

With the exception of Christmas pudding (which would be more expensive to make yourself), most of the traditional Christmas foods can be made from scratch for much cheaper than their store-bought equivalents. You can easily make gravy from the giblets, roasting juices, flour and a stock cube. Stuffing for the turkey can be made from ingredients you already have in your cupboards. Pre-cut vegetables can be pricier than fresh produce so get your family to help with the preparation of the veg.

If you aren't a confident or talented cook, you could compromise on making from scratch. You can improve the taste of cheaper mincemeat by the addition of orange zest, spices like ground cinnamon and dried fruit or nuts. Similarly, why not buy a cheaper plain [Christmas cake](#) but decorate it yourself? All you'd need is some icing, marzipan and cheap plastic cake decorations from a pound shop.

#### **5. Replace old Christmas favourites with cheaper alternatives**

There are some parts of the traditional Christmas Day meal that we can't imagine doing without. However, you can substitute cheaper alternatives for some expensive foodstuffs. For example, you could replace smoked salmon with smoked mackerel or use salmon trimmings to make an inexpensive salmon pate.



As far as alcoholic drinks are concerned, you don't need to buy expensive champagne to make Bucks Fizz – a sparkling white wine is acceptable. Instead of having such drinks, why not use cheaper wine to make a fruit punch? It might sound like heresy, but you don't have to eat turkey at Christmas. You'll find that other meat is much cheaper during this festive season. Why not buy chicken instead of turkey but check for recipes online to spice it up a little?

## 6. Use up your leftovers

If you've made a menu and been careful with your [shopping list](#), you've probably already have some ideas for using up any [leftover food](#). Don't think you're limited to that old standby, turkey curry. Online there are plenty of sites which will give you ideas of recipes using the ingredients you have in your cupboards and fridge. If you can stretch the leftovers for 2 or more meals, you'll have made savings and won't throw anything away.

### Conclusion

Using these practical ways on budgeting for your Christmas dinner you can halve the amount you would have spent on your christmas food shopping, and nobody will be able to tell the difference. Of course, we all want to indulge ourselves during the festive season. Still, this shouldn't mean we start the New Year in debt. All you need is planning and organisation, and you can enjoy an unforgettable Christmas without spending a fortune on your Christmas dinner.

# 9 FREE and Meaningful Ways to Help Spread the Joy of Christmas



★ Christmas is for Giving ★

**Celebrating the holidays would go incomplete without giving on Christmas. After all, Christmas is the season of giving.** Cashfloat explores some simple, free ways YOU can make a difference this holiday.

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## In this article Cashfloat presents 9 free ideas for giving on Christmas:

- Volunteer for Christmas dinner
- Spend Christmas with your lonely neighbour
- Babysit for friends or family this Christmas
- Dress up Christmas themed and raise money for charity
- Light up the world with your Christmas beam
- Do an act of kindness this Christmas
- Give post to the postman on Christmas day
- Decorate the outside of your house for Christmas
- Make an item swap this Christmas

Read on to find out about Christmas giving ideas in more detail.

## Giving on Christmas

For those of us who celebrate Christmas, it may just be the most exciting time of the year. The carefully strung lights, decorated Christmas trees, time spent with family, and even presents as an added plus! What's not to love about it? However, for some people, Christmas is just something to dread. The focus is on money, money, money and often this can take away from celebrations of the day.

Christmas is not just about spending money on your loved ones and cooking up a [Christmas dinner](#). Christmas is also a time to give – even to complete strangers. In this article, Cashfloat present you with a list of simple ideas that can help you make sure you have a meaningful Christmas.



# 9 FREE Christmas giving ideas

## 1. Volunteer for Christmas dinner

Firstly, if you are one of those people that hate your family Christmas dinner, or are feeling lonely yourself, volunteer in a soup kitchen or homeless shelter. Not only will it make you feel good, but you will also be helping other lonely people feel welcome and wanted. 'Crisis' is an example of one such organisation that you might want to get in touch with.

## 2. Spend Christmas with your lonely neighbour

Do you know any seniors who live around you, who may not have family and will be celebrating Christmas on their own? Consider approaching them before Christmas and ask them if they would like to spend Christmas dinner together with you. Furthermore, you could make a simple dinner, or just bring round biscuits and cake and have a chat. This will help tackle their loneliness and social isolation. You may even make a new friend.



*There are over 185,000 registered charities in the UK. Find one you want to donate to.*

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## 3. Babysit for friends or family this Christmas

If you are an introvert or just someone that hates the Christmas fever, instead of joining the festivities, babysit for your friends and family that want to. At least, this way you both are in a place you want to be. You may not enjoy the parties, but you are allowing other people to enjoy the night.

## 4. Dress up Christmas themed and raise money for charity

Giving charity at Christmas is a wonderful way to celebrate the holidays. You could do this in a number of ways, either walk around the street giving money or items to the homeless. Alternatively, you can volunteer with charities such as Marie Curie and really get in the Christmas spirit. Simply get in touch with them and don some festive clothing. Then, head for the throngs of shoppers, and raise money for families affected by terminal illness.

## 5. Light up the world with your Christmas beam

Give a smile, a smile is worth a million words. Presents are materialistic but a nice smile and chat with a stranger on the street or in a nursing home, will be sure to change someones Christmas and help tackle loneliness and social isolation.

## 6. Do an act of kindness this Christmas

Christmas is a time to bring peace and harmony into your lives. Think of a way to be kind to someone you dislike or even the people you do like. Giving on Christmas to people will increase your feelings towards them, and that's definitely a brownie point to show Santa!

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*Christmas is the most truly Christmas when we celebrate it by giving the light of love to those who need it most*

Ruth Carter



## 7. Give post to the postman on Christmas day!

Why not give something to the people that help you! Leave a [homemade treat](#) with a kind note for your postman or woman in your postbox (or chase them down the road if you miss them.) These men and women provide such an unacknowledged service every day. They deliver rain or shine, regardless of traffic and more. Let them know you appreciate what they do for you.

## 8. Decorate the outside of your house for Christmas

Create a fun, light display on the outside of your house. This gives light to your neighbours and passersby in the dark winter months. If you make it really grand, you can collect charity at the same time.

## 9. Make an item swap this Christmas

To prevent yourself and other people falling into debt to pay for Christmas stocking fillers, swap items you already have that you don't need or know your friends need more. That's kindness with everyone gaining.

### Conclusion: Giving on Christmas

In conclusion, you know what you enjoy best. It may be baking cookies for your neighbours, locking yourself away from Christmas but donating money online to a good cause or getting onto the streets and singing Christmas carols and raising the locals' spirits. All you need to remember is that money is not the only way to give and make other people feel good. Let us recognise that a Christmas heart is a giving heart. A wide open heart that thinks of others first. Merry Christmas!

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# Wishing you a very merry Christmas!

*Thanks for visiting our Christmas guide. We hope that we have helped you think about your Christmas expenses and you find our money saving tips and exciting ideas useful. Wishing you a Merry Christmas!*