

Beat the credit

Top tips for greener and leaner

Christmas is usually a splurging rather than a saving occasion, but a pinch of 'cheap cheer' can do wonders for your budget - and help the planet, too.

SAVING GRACE

Budget celebrations might make you feel more like Scrooge than

Santa, but you don't have to bankrupt your finances to keep alive the spirit of Christmas.

Here are my top tips for a frugal but fabulous festive season:

❑ Set a limit to spending and stick to it. You might want to tell your children that there is, for instance, a ceiling of £40 for their main present. Buy presents in advance to take advantage of promotions. Search online, for instance www.thetoyshop.com offers amazing discounts on toys. When buying online, purchase your presents with a credit card so

you get protection in case there is a dispute with the retailer.

❑ Make your presents. If you can sew, cook or make decorative objects/artwork, why not have a go this Christmas (see *Here's one I made earlier*)? For instance, a basket of homemade preserves and chutneys could hit the spot with relatives and friends or why

not make your own gift basket with toiletries or items that appeal to the recipient of the present? Quality gift baskets are pricey and it can be cheaper and more

personal to make your own. For instance, you can make a basket for a gardening enthusiast with seeds, hand tools and gardening gloves - just look around the



crunch:

Christmas on a budget

Christmas celebrations

shops for ideas! Don't discount charity shops - they sell new gifts and fairtrade goods.

Or you can 'give the gift of time' - give someone you love an IOU for babysitting, walking the dog, washing the car, etc. And, finally, some tips on wrapping. To wrap your present you can use left-over bits of wallpaper, brown paper and florist's tissue or cellophane paper -

you can buy the latter in large amounts and save money.

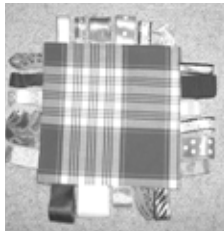
- Plan ahead your Christmas food. You don't have to eat turkey, why not have a different menu? Find world recipes at www.international.recipes.net/t/World_Christmas_Recipes/1. You can also make your own Christmas cake and ask the kids to help you ice it.
- Make your decorations.

A delicious idea is to wrap up chocolate biscuits and sweets in

silver foil and hang them from the tree. Make iced gingerbread decorations, paper chains with recycled wrapping paper, hang small oranges studded with cloves...

Popcorn is lots of fun, especially if you colour it with red and green dye. Thread popped kernels with string and hang the chains on the tree,

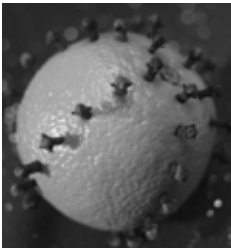
along the bannisters etc. Paper snowflakes look great, too. Cut



Here's one I made earlier!

Making toys is good fun and you can recycle materials, too! A taggie blanket is an easy and satisfying project: all you need is two small offcuts of fabric (soft cotton or fleecy material) and some ribbons.

This toy is suitable from birth and the project needs basic sewing skills. If you don't feel confident taking it on, you can buy a taggie blanket from www.nctshop.co.uk for around £13.



out a circle of white paper, fold in half, then into three equal sections. Cut shapes of all kinds out of the folded

edges, taking care not to cut across the whole snowflake. Open it and enjoy! Hang them from walls, windows, etc. For more ideas, visit www.lovelychristmas.co.uk/MakeYourOwnDecorations.html for more ideas.

Cut the cost of cards by sending ecards or making paper ones with your kids. If you're computer savvy, you can make your cards using kids' photos and clip art. Download free photos and clipart from <http://office.microsoft.com/en-us/clipart/default.aspx?lc=en-us>.

Share the cost of Christmas lunch/dinner by gathering your

relatives and friends. Each guest can provide a dish. If you're part of a big family, why not set up a Secret Santa scheme?



You can pick up more tips from www.christmasonabudget.co.uk or the excellent consumer site www.moneysavingexpert.com.



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