

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		£	£

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!

- **Budget** – we know you don't want to, but making a list of things you will need for Christmas and estimating how much they will cost is a great way to have a Happy Christmas. Turn over for our [Christmas Budget sheet](#), or you can download it as a [PDF](#) or [Excel spreadsheet](#) from our website www.advancecu.org.uk.
- **Cut back now** – now is the time to cut back on your other spending, so you can save towards Christmas.
- **Have a clear out** – Why not sell or give away stuff you no longer need to earn some cash for Christmas
- **Shop around** – start your Christmas shopping early and shop around.
- **Ask** – do you know what people want for the Christmas gifts? Just ask!
- **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.
- **Friends and family** – make an agreement to buy for kids only, not the parents. Much less stressful
- **Travel** – visiting family and friends over Christmas? [Book train tickets](#) or flights early as is 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 7th 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
- **Christmas Day doesn't have to be 25th December** – if you're struggling to meet with family or friends on Christmas Day, that's OK, why not hold your 'Christmas Day' the week before
- **Memories are worth more than things** – book an event, theatre, show, theme park, etc. as a family gift everyone can enjoy and remember
- **Cash is so 1990's** – help your kids learn how to manage their money with our [Smartcash account](#) complete with Visa debitcard, smartphone App and parental controls. Available for 8-16 year olds.
- **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, use a budget planner to help keep on top of your money.

Other ways Advance Credit Union can help

[Credit union loan](#) – many credit union members spread the cost of their Christmas with a loan from Advance Credit Union. It is a good idea to repay your loan within 12 months; there may be another Christmas next year ;-)

[Christmas Club](#) - why not join more than 260 of our members who save regularly in our [Christmas Club](#)? Just £3/week will give you £150 towards next Christmas!

[Engage Account](#) offers great cashback rewards and discounts at Asda, Argos, M&S, Debenhams and many more stores for your Christmas spending. You can't go overdrawn, plus your Engage Visa card is accepted wherever you see the Visa logo (see [terms and conditions](#))