

Christmas is not far away...

It comes around at the same time every year but always seems to catch us on the hop!

Here's the Money Advice Service handy tips and hints to help you have a great Christmas without breaking the bank.



It feels better knowing that you're making the most of your money throughout the festive season. So if you don't want a money headache in the New Year but still want to have a great Christmas, these tips can help. [The online health check](#) can get you on the right track for 2012 too.



[Take Health check now](#) and in less than 10 minutes have a free, unbiased, personalised action plan for your money.

Savvy shopping

First, know how much you can spend. Decide what you can afford to spend and stick to it. Include everything - gifts, travel, food, new outfits, and decorations. Our online [Everyday Money guides](#) can help.

Write a list. Estimate the cost of each item and check you can afford it. When buying online don't forget about delivery charges.

Compare prices of different retailers. Look closely at special offers to make sure they really are value for money. And keep an eye out for discount vouchers. Our online [Shopping around guide](#) can help.

Do you need insurance? Check before buying extended warranties - your gifts may be covered by your existing contents insurance policy.

Borrowing for Christmas? Get the best product you can. Only borrow what you can afford to repay, and make sure you're clear on the terms, including the APR. Check our site for types of borrowing and pros and cons of each. And take a look at our online [Advice for Christmas present](#) feature for savvy tips on Christmas borrowing.

Stretch your money

Cut back. Make every penny count. Our [Cut-back calculator](#) can help you see where you can make savings.

Christmas bonus? If you are getting benefits, you could be entitled to a Christmas bonus. And if you don't currently get benefits, find out if you should be – check the [Directgov website](#).

Plan your food list carefully. According to Love food, hate waste, we throw away over eight million tonnes of food each year. This costs the average family with children £680!

Make what you can. Home-made jam or cookies, or a framed photo, make great gifts. Wrap them in brown paper tied with a festive red ribbon.

Write your Christmas cards early, hand-deliver what you can, and post the rest second class (by Saturday 17 December). Or, get digital and send an e-card!

Start a happy 2012

Once the festivities are over, see where you can be saving and making more of your money all year round.

Start as you mean to go on by taking the health check – our new online money planner. In minutes you can get a personal action plan showing how to make the most of your money now, and reach your future goals.

Get the whole family involved, so they can start a money-savvy new year too. And check our website for more money tips.



About us

These festive tips are your gift from the Money Advice Service. Have a thrifty and happy Christmas. Why not visit the website moneyadviceservice.org.uk to [try out the health check today](#) and see how you can make the most of your money this festive season?

A wonderful Christmas and no new-year money worries: now that's worth celebrating.