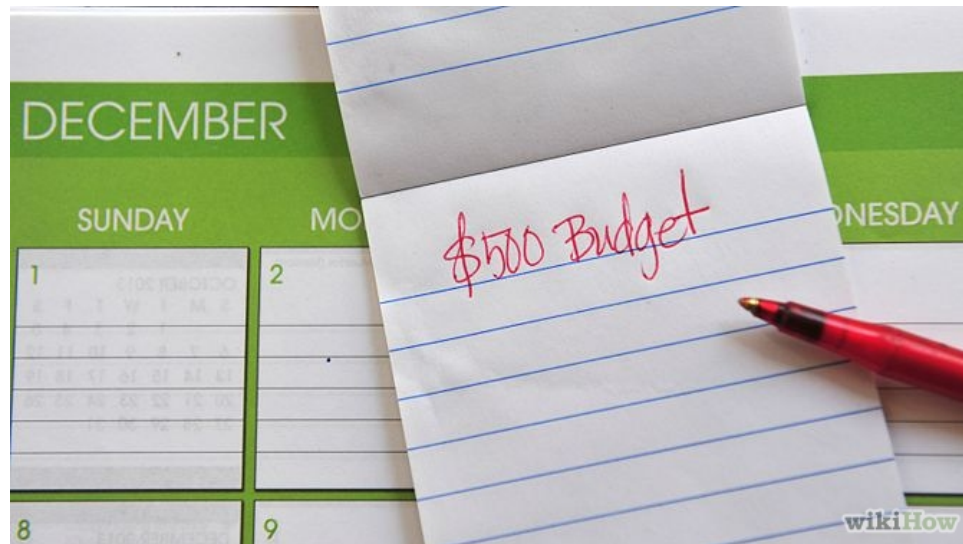


How to Celebrate Christmas on a Budget

Christmas on a budget isn't always easy, but there are things you can do to ease the financial burden and still enjoy Christmas without cutting down on quality. Follow the suggested steps here and ensure that your Christmas is a time for giving and being thankful for what you have, rather than what you don't have.

Steps



1. **Set a Christmas budget in advance.** Before the frenzy of Christmas time descends, work out how much you're able and prepared to spend on Christmas festivities, gifts, and catering. The amount will depend on how much you've already saved, how much you can set aside from current funds, and how much you can spare in the weeks leading up to Christmas. If you start early enough, you'll have more leeway to save a bit more.
 - Work out how much you want to spend on people for presents and include decorations, food, and whatever else you think you will need.
 - Stick to your budget – it's the indicator of what you can and cannot afford.
 - Consider starting a budget straight after Christmas for future years. Start saving early, put money into a savings account each month or week and stick to it. Doing

this will give you a lump sum to spend in December rather than scraping together money. Budget well – this should include anything you buy for Christmas that is not a regular monthly budget item. (wrapping paper, decorations, clothing for holiday parties, extra food, items for entertaining guests, as well as gifts.)

2. Talk to family about the costs and gifts.

Sit down and make decisions about limits on gifts.

This is especially important in large families where the

costs of buying a gift for every member of the family can soon add up. Seek agreement that you'll only spend so much per person.



- If you're really strapped, a decision to only give gifts to the children can sometimes ease budget constraints.
- One way to spend less on presents is to have each family member bring one present and then to play a gift exchange game.
- Remind everyone that thoughtfully chosen gifts are more important than expensive ones.



3. Hold a "catch-up" Christmas. If your family overdid the spending last Christmas and your budget is still really stretched, consider not spending for one Christmas. One non-spending Christmas will ensure that your budget catches up. There are still a lot of things you can do to celebrate Christmas without spending money:

- Make a nice meal, not an expensive one. Look at old cookbook recipes for thrifty Christmas cooking.
- Make homemade gifts from recycled and inexpensive items.
- Don't buy any new decorations and either use a live tree in a planter from your garden, or an artificial tree kept in your storage.



4. **Take advantage of sales during the year.** Sales closer to Christmas can be worth marking on your calendar, such as end-of-summer sales, sales after Thanksgiving, etc.

- Take advantage of the post-Christmas sales to start buying gifts,

cards, wrapping paper, decorations, tableware, etc., for next Christmas. Be sure to put these where you can find them when next Christmas comes around.

- Keep a list of whose gifts you've already purchased, so that you don't double up on gifts.
- Keep an eye on auction sites and overstocked goods sites for bargains during the lead-up to Christmas. And use price comparison websites to make sure you are paying the best price.
- Use any rebates, coupons, discounts, or promotions that you have access to. If you're not sure, ask.



5. **Make your own cards.** Recycle last year's cards and turn them into this year's cards. Simply cut out the decorative part of the card and attach it to plain cardboard. Use markers to decorate. Do the same for gift tags. The possibilities are endless!

6.

- Make snowmen Christmas cards
- Make a Christmas tree pop-up card (Robert Sabuda method)
- Make Christmas cards from wrapping paper
- Create a Christmas card using Microsoft Publisher
- Make your own wrapping paper. Use brown paper and stamp Christmas designs on it using stamps or cut stamp designs out of potatoes. Use simple gold, red, green, silver, and white ribbon to add color if wished.
- Make your own labels. Printable gift labels on the internet or making your own and printing them off can save money on gift tags.



7. Make your own Christmas gifts. Use the skills you're best at, such as knitting, crocheting, woodwork, sewing, decoupage, putting together a basket, cooking, etc.

A small selection of ideas:

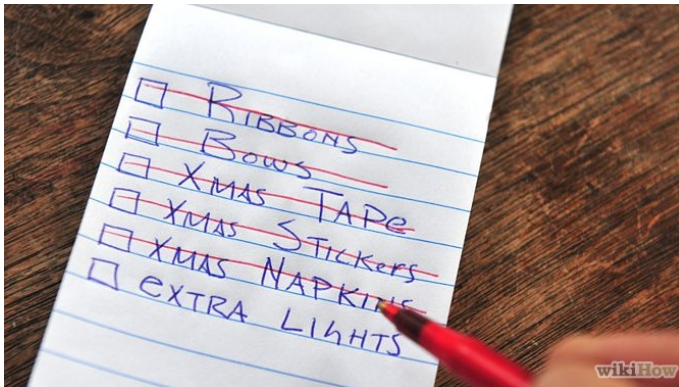
- Make a "recipe in a jar" gift
- Make spice hot mats
- Make a gift voucher for your parents for Christmas

For more ideas, see the very detailed article, “How to make your own Christmas gifts” and other wikiHow articles on making Christmas gifts. And don't forget the magic of baking homemade goodies for Christmas!



8. Make your own Christmas decorations. There are many nifty Christmas decorations that can be made from items already in the home. Here are a few suggestions to get you started. The instructions for these can be found on [Wikihow.com](http://www.wikihow.com).

- Make a 3D paper snowflake
- Make a Christmas card star
- Make a simple foam Christmas ornament
- Make Christmas crackers
- Make Christmas ornaments from dough; or
- Make a small Christmas penguin ornament.



8. Cut out unnecessary items. There are some frills you can do without if you are trying to cut back at Christmas time. Save your money and finite resources by excluding these items:

- Ribbons, bows, fancy tape, stickers, etc., which are usually tossed away.
- New Christmas tablecloths. Use something you already have or go without.
- Keep outside lights to a minimum, and turn off inside lights when no one is in the room to save on energy bills.

9. Get everyone to pitch in with both resources and effort. If there are people coming to your house for Christmas dinner, ask them if they want to bring anything. This takes pressure off you, and generally people do want to bring something and contribute in meaningful ways.



10. Store your Christmas decorations well for next year. If you take care of your decorations, and store them correctly, they will last longer. This will prevent you from replacing them year after year.

- Keep fragile decorations wrapped and boxed. Place all decorations in a storage place that won't be disturbed.
- Read "How to create an inventory of Christmas decorations" on [WikiHow.com](https://www.wikihow.com/How-to-create-an-inventory-of-Christmas-decorations) for more ideas.

11. Buy an artificial Christmas tree (preferably on sale) and take care of it. A real tree costs money every year, both in terms of purchasing it and fuel needed to collect it, while an artificial tree can last for years. A pre-lit tree can also save money in lights and on some trees, if one bulb goes, the others will still work.

