



Making it an Affordable SA Christmas

Emerging from the storerooms and spilling from every corner of the big shopping centres, a very glittery Christmas is coming out. The shelves are starting to move around and the red and white is an invading force into the high traffic thoroughfares. It's beginning to look a lot like Christmas and if the thought of holiday shopping anxiety is taking hold then its time for you to get yourself ready for an Affordable SA Christmas. Its just under 12 weeks to go!

1. PLANNING

Make a list and check it twice. Its not a case of whose naughty and whose nice, its just better to identify the people you want to give presents to and those that you can send cards and best wishes. Many people simply cannot afford to spend money on everyone they know such as their work colleagues and the neighbours.

Start planning early and don't wait for the tinsel to roll out and carol music to begin. This provides time to save and look for gifts in the pre-Christmas sales and before the car parks start bulging every day.

2. BUDGET FOR THE WHOLE OF CHRISTMAS

Using your gift list write out how much you want to spend on presents and add any substantial food purchases such as a ham. Include posting cards, wrapping paper, and decorations. Extra meals and extra mouths add to what you usually allocate for your normal expenses. Even money for petrol to travel to visit family is a relative cost (sorry for the pun). Add 10% to your budget to make allowance for last minute details.

When Christmas is over assess this budget and be honest about how you managed or how you can improve the plan for next year.

3. BUYING GIFTS

Christmas is a time for connecting with those we love. Speak to friends and family members and set realistic expectations. Very much in vogue is to create a gift pool for extended family where each person is given the task of buying a gift for a different member of the family. Each person receives one gift and buys one gift. Pulling names out of a hat can be made fun and a good talking point between family members. Set a maximum cost for each gift of \$5 or \$10 or what ever you think is appropriate but affordable and get everyone to stay on budget.

4. SAVE FOR CHRISTMAS

Create a Christmas savings account or have a change jar for coins that you can periodically bank. A small amount put away each fortnight can help to take the debt out Christmas. Is it too late to save? Its never too late to save but if the milk and cookies are already set and Santa is throwing a leg over the chimney then before the tree and the decorations are packed away start a saving account for next year.

5. HOMEMADE

Homemade gifts are usually less expensive and are a wonderful, unique expression of your love. Freshly baked treats tied in a festive bow might make the perfect gift for a teacher or friend. Hand-sewn or knitted toys or clothes are cherished. Show off your talents with creative wrapping – affordable presents can look extravagant.

Not all of us are as talented as a budding Master-chef or home show presenter and sometimes buying all the materials needed to make something can quickly add up. Look online for ideas and judge for yourself what is achievable or not.

6. SHOPPING

Stick to your lists and your budget and try to use cash or debit card rather than credit to make your purchases.

Paying for parking and travelling around hunting for gifts can be time consuming and costly if long hours of parking fees are involved. Plan your trips wisely to avoid duplicate travel expenses.

Keep your receipts. There are several reasons to keep receipts. It makes it easier to return items and it provides you with a way of quickly identifying what you have purchased and confirms your real costs.

Last-minute Christmas shopping is for the brave and the fool hardy. If you can get it done before the Carols start then your well on your way to the head of the cue and a stress less Christmas.

7. ONLINE

If you know what you want you can quite often get an online bargain without the hassle of congested shopping. Purchase online items early to avoid the disappointment of having to wait till after Christmas to receive the gift. Mail moves slowly closer to Christmas. Looking at items online or in catalogues also provides a guide to what you should expect and budget to pay.

8. COOKING

Plan for the holiday menu and look where you can buy ingredients in bulk to save money. Holiday time sees many types of leftovers, which can be stretched over several days. A good meal with the family is about celebration and sharing, not excess.

Look for the specials before the Christmas period for items that have long best before dates.

9. POST CHRISTMAS DEBT

That warm Christmas glow can quickly disappear when the credit card bills come rolling in at the start of the New Year. Using savings or debit cards rather than credit provides a realistic way of monitoring your spending. Spending your own money and reducing debt is always a good idea all year round if possible.

10. NEW YEAR BARGAINS

If the big ticket family purchase like a telly is on your Christmas list create an IOU to be used during the big sales in January. If you have managed to create a saving plan for Christmas then its time to reward yourself.

Once the Christmas rush is over Christmas themed items are greatly reduced and many people purchase cards and decorations or even a new plastic tree for next year.

11. FAMILY

The cost of a gift is not a reflection of your love. Not only are the best things in life free, the best things in life are not “things”. Christmas is a time for family and making time for activities and games are gifts of fond memories for everyone. They don't come with a guarantee or a warranty but they usually last longer and increase in value over the years.

12. REMEMBER

If you or a friend struggle to make ends meet there is help. Speak with a financial Counsellor for free and get some control on your finances.



The Financial Counselling helpline can be contacted on 1800 007 007

9.30-8pm Monday to Thursday and 9.30 – 4.30pm on Fridays.

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