

Spread the cost of CHRISTMAS

How to get organised and save cash without compromising this Christmas

With a report last year revealing Brits planned to spend a quarter of their December pay on Christmas*, it really makes sense to think ahead. Try a handy app such as Money Dashboard, where you view your accounts, set a saving goal and manage your festive fund at a glance. With these expert tips, you'll be heading towards a savvy but special Christmas.

START SHOPPING NOW
It might feel early, but October is a great month to start stockpiling food for Christmas. Take your list with you whenever you go shopping so you can add a couple of non-perishable items to the weekly shop. We'd recommend a dedicated 'Don't touch till Christmas' cupboard and freezer drawer, though!

WHO TO BUY FOR?

This year, why not have a 'childrens-only' present rule? Or, if you can't imagine no presents for the adults on Christmas Day, try a family Secret Santa. This is where you put your names in a hat, draw one each and set a budget. Everyone gets something to unwrap but no one overspends, and you have the added fun of guessing who got who what.

USE YOUR CLUBCARD VOUCHERS

Think your vouchers are just for groceries? You can make them go even further by getting three times their value with Reward Partners. You can spend them on gifts like jewellery, a magazine subscription or an unforgettable Experience Day. Presents that have already paid for themselves – excellent!



DO IT YOURSELF

Homemade gifts might take a bit longer to organise, but they're unique, thoughtful and will save you money in comparison to buying a ready-made hamper. How about a fun 'movie night in a box' present, a decadent DIY hot chocolate set or the perfect G&T tool kit? Check out tesco.com/ or [realfood](http://realfood.com/) for lots more ideas.

COMPARE THE PRICES

Time is on your side, so use it wisely to hunt out the best deals on presents. Comparison sites like idealo.co.uk and kelkoo.co.uk do the hard work to trawl through and compare thousands of offers (everything from toys to perfume) to help you find the best price. You can even set up price alert emails.

GET CHEAPER TRAVEL

Planning on travelling over the festive period? Now's the time to book those train tickets. With many Christmas fares being released at the beginning of October, it makes sense to get them booked now. According to trainline.com, festive travellers will spend an average £50 more on their ticket on the day compared to advance fares – so plan ahead.

SAVE EVERY PENNY

Personal finance blogger Francesca Mason, at frompenniestopounds.com, suggests using 'skimming' to save with zero effort. 'Skimming is where you set up a savings account and when your bank balance isn't a whole pound, for example £15.67, you move the 67p into the savings account. It may seem like a small amount, but it all adds up.' Many banks offer this service, or you can use the Chip app, which can save small amounts automatically.