

Festive Family Finances

Ten Top Tips

Reuse old cards, cut and shape with scissors to use as gift labels.

Wrap your gifts with newspaper or brown paper and coloured ribbon, dress them up with dried oranges and pine cones.

Arrange babysitting exchanges with good friends or neighbours for evenings out or festive shopping trips.

Shop for gifts online to save time and some credit cards link with charities so that you are essentially giving to a good cause as well.

Don't over cater. Plan ahead and try not to buy excess food and do not go grocery shopping on an empty stomach.

Support your local charity shop and save yourself £ for gifts as well as decorating ideas.

If you need inspiration for gifts go window shopping and leave the wallet at home.

Make a list before you shop and set a budget to festive season gifts and then keep to it!

Go 'cash only' allowances each week to monitor expenses.

Ask yourself, if you really need it at this time of year and if so does it have to be new?

