

## **Don't crack at Christmas**

A word of advice about planning for Christmas.

Remember last year when you were running around doing last minute shopping and your budget went out the window. Remember how you panicked about having everything ready on the day and bought way more than you needed.

This year, plan your Christmas spending early to avoid the shopping stress-out.

Start by deciding what you need to buy

Decide who you are going to buy presents for and check the list twice. Gift giving can escalate and get out of control. If money is tight or it's reached the point where you tell each other exactly what model, design and colour you gift should be, it might be time to cancel gifts altogether and just enjoy each other's company (if you can stomach it).

Use what you've got: If you've got leftover packaging or if you planned ahead and bought decorations and wrapping paper in last year's Boxing Day sales, haul them out for the family to use.

Homemade treats: Think about what you would like to make yourself. Homemade gifts and cards can be charming, but make sure your plans are realistic or you will be dashing out last minute again to find something to replace your well-intentioned homemade jam.

Helping-hand presents: You can give the gift of time to your busy friends or family. A voucher offering to clean out their shed, babysit for an evening or dig a veggie garden might be appreciated more than a decorative figurine of a dancing cat.

Plan your shop

Arm yourself with a strict shopping list before you get to the shops. If you have your Christmas menu planned then you will know what you need in the way of groceries. Plan what kind of gift to buy each person at the kitchen table before you go. It's less stressful than trying to remember your nephew's favourite colour under the glare of fluorescent lighting, being bustled by other shoppers.

Use credit with caution

Santa isn't famous for paying off all your debts at Christmas. Credit can be a convenient way to spread out the cost of Christmas, as long as you can pay it off. Credit isn't an alternative to budgeting, it is a reason you should budget even more carefully.

Enjoy the day.

Since you've planned everything in advance you can enjoy a calmer Christmas to enjoy with friends and family.

Source: MED