



Simple strategies from Moneycare for a stress-free Christmas

Easy ways to save money and
enjoy a calmer Christmas

Christmas can feel like a whirlwind of stress and spending, but it's meant to be about joy and meaningful moments. There's something special in the simple pleasures of Christmas – spending time with loved ones, enjoying cherished traditions and spreading Christmas kindness.

To help keep the joy flowing and the stress at bay this Christmas, here are some handy tips from The Salvation Army's [Moneycare free financial counselling service](#). This is your cue to take a breath, grab a cup of tea and start planning for a stress-free, joy-filled Christmas.



BELIEVE IN GOOD



Start early

Don't wait until the tinsel is up and the carols are playing – start planning your Christmas as early as possible. This will give you more time to set aside money and look for the gifts you want at pre-Christmas sales.



Focus on Christmas joy

Where do you find joy at Christmas? What made Christmas memorable for you as a child? Perhaps you remember the time spent with family, or the festive food, decorations and music. It is worth keeping in mind the things that matter most when planning Christmas.



Squirrel your money away

Do you have a Christmas savings account? If not, create one, even if it's a simple 'change jar' for coins that you bank at the end of the week. It all adds up and will give you a good head start for your Christmas spending.



Remember

Think back to last Christmas – where did you overspend? Write down how you could do better this year. Remember, the cost of a gift doesn't reflect your love or friendship. The best things in life are free, and often not material at all. Think laughter, beauty, adventure, service, love!



On the hunt

Look around your house — do you have presents or wrapping paper stored for future use? Note what you already have so you don't forget and end up over-buying. Also take stock of what you already have available to make simple cards, gifts or wrapping. You may be able to use recycled boxes or glass jars.



Create

Homemade gifts 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. A beautiful card or note can have huge meaning and impact. You may also like to show off your talents with creative wrapping — affordable presents can look extravagant.

[Check out our budget-friendly shortbread recipe.](https://salvationarmy.org.au/christmas/recipes/shortbread-stars)
salvationarmy.org.au/christmas/recipes/shortbread-stars



Check

Discuss with your family and friends the expectations at Christmas time — work out who you're buying for (or not) and set spending limits. Then, make a list of what you need to buy or create. Take a moment to check your list one last time — is everything there? Are there any other ways you can save?



Plan

Make a list. After sorting gift planning, think about what food items you will need to buy. Don't forget to budget for wrapping paper, cards, petrol for long drives or anything else you will spend money on at Christmas that is not included in your weekly expenses.

**Want some advice for your weekly expenses?
Find great tips in our free eBook, *You're the Boss*.**
salvationarmy.org.au/youretheboss



Check the list twice

Take another look at your list and ask yourself, "Do I really need to...?" Will your second cousin and great nephew who you hardly ever see be disappointed if you don't buy them an expensive gift? Much of our Christmas activity is habit-based — we do it because we feel like we "should" or because we "always do it". The world won't end if we choose a simpler gift route or say "no" to a function, especially if it is done politely and with care.



Can it wait?

It's worth considering if you can postpone some of your yearly catch-ups until after Christmas. Then you may be able to take advantage of post-Christmas sales to pick up gifts if you need to. Another option is to gift a summer holiday experience — or even one halfway through the

year! Think a hike, a picnic, a treasure hunt, or a day of swimming and exploring.



Do the sums

Add up each item on your list carefully, then add about 10 per cent as a buffer for emergencies or anything forgotten. Look at the total and see how many weeks are left until Christmas. Can you save that much in time? If not, where can you cut back? You might need to revisit some earlier steps.



Shop

The very last step in the process is to go shopping! Stick to your list and your budget, using your savings — not credit cards or buy now pay later loans — to make your purchases.

From all of us at Salvos Moneycare, may your Christmas be stress-free and within budget, so you can face the new year with confidence and joy.

If you are struggling with your finances and want some advice, please contact Moneycare or use our online chat service.

TALK TO MONEYCARE

salvationarmy.org.au/moneycare