

Christmas Spending

Making your Money Go Further



The Consumer Council



Planning Ahead for Christmas - resources

- Budgeting for Christmas exercises.
 - Spending habits and impulse buys exercise.
 - Christmas food shopping.
1. Budgeting for Christmas presents.
 2. Food websites.



Quiz and group discussion

1. Have you ever received a useless gift for Christmas?
2. Can you remember all the presents that you received last year and who bought you what?



Budgeting for Christmas

Income: _____

Outgoings: _____

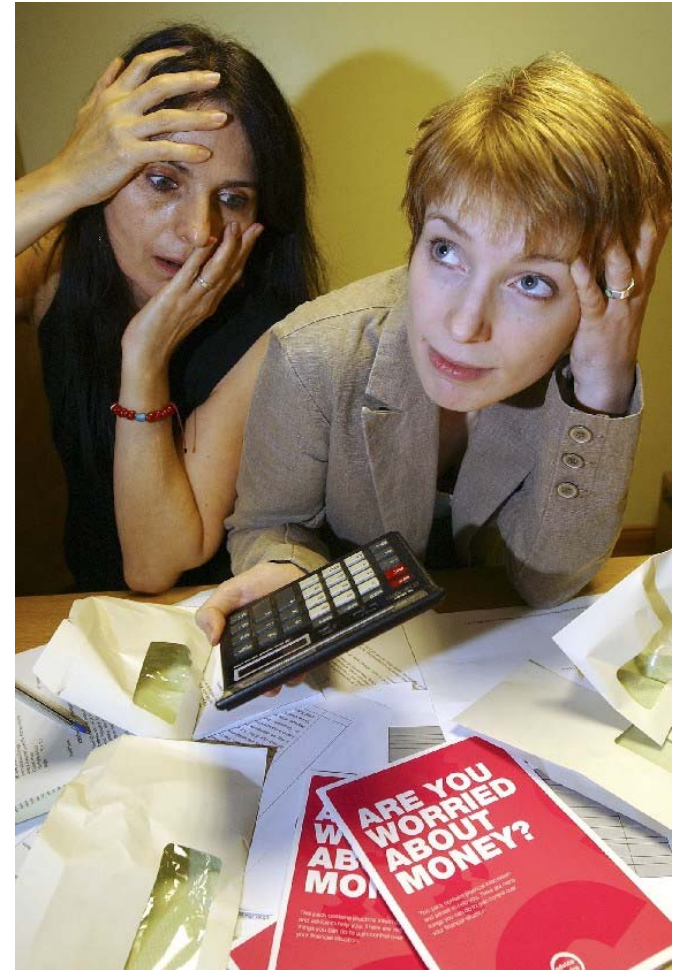
What's left

(for Christmas): _____



Review Your Spending

1. Gather all your money related paperwork together and a calculator.
2. Review your receipts for a week. If you can't manage this, try doing it for a few days.
3. Redo your budget if there are any changes in your circumstances that affects your finances.



Secret Santa

1. Secret Santa is a way of organising mystery gifts, so that everyone gets something suited to them, and nobody goes overboard giving lots of presents.
2. Everyone buys a gift (up to an agreed maximum value) for someone else on the list, but nobody knows who it was that bought the gift they received.



Controlling your Christmas Spending

1. Will you plan a spending limit with your family/close friends?
2. Will you give the blank Christmas Present List to others?
3. Do you really have to buy every family member and friend a present?
4. Is it really the thought that counts?
5. Are you better waiting for the winter sales to get a better deal?





Christmas Present List

Name	Present that I can afford	Estimated Amount £	Affordable Amount £

How much does each household waste on food every year?

Answer: Food industry and government statistics show that each household wastes £420 of food per year.



Source: 'A Third of Food is Thrown Away', BBC, 14/04/05

More than 30 per cent of our food is thrown away - and it's costing billions a year



1. 61 per cent of people admitted throwing out at least one bag of salad each week without even removing the packaging.
2. A similar percentage threw away unused loaves of bread and fruit.
3. Slightly fewer threw out milk, cheese and meat.
4. Also regularly wasted were prepared meals.

Source: The Guardian, Friday April 15, 2005. Prudential Insurance, based on a survey of more than 1,000 households.

Food for thought.....

1. Think about how much food was left over after Christmas last year.
2. Do you really need to spend that much this year?
3. Are we being responsible consumers?



Which Ideas Suit You?

1. Doing one big shop once and week.
2. Going to the butchers, bakers, fruit and vegetable market.
3. Not taking children shopping.
4. Buying in bulk and splitting costs with friend.
5. Cooking meals from scratch to avoid costs of pre-prepared meals.



Which Ideas Suit You?

1. Make a list and plan meals.
2. Buy just what you need for two – three days.
3. Watching out for quantities. Will you use that big bag of oranges before they go off?
4. Taking a calculator to count up grocery bill.
5. Taking packed lunch to work.
6. Freezing leftovers.



Seduced by Special Offers?



1. Getting 15 or 20 per cent extra or 3 for 2, is great BUT ONLY WHEN it's something useful.
2. Price check with other stores.
3. Check the prices of goods on the bottom shelves. Goods at shelf eye level normally cost more money.
4. Try sharing with family on bulk buy items.
5. Ask yourself – do you really need the item?
6. Do your sums on quantity and pricing.
7. End of aisle displays aren't always a bargain.

Know your Rights before Buying

You are **NOT** entitled to anything, if:

- You change your mind about wanting the goods.
- You damage the goods yourself or don't follow the instructions on how to use them.
- You were told the goods were faulty or the fault was very obvious.
- See the Consumer Council's Shoppers' Rights Card for more details.



Approximately
3000 - 3500
kcal

Christmas Dinner



Prawn Cocktail

(prawns in a rich, creamy Marie Rose sauce)

Main Course

Turkey breast, honey roasted ham, roast beef sage and onion stuffing and rich beef gravy
cocktail sausages and bacon
buttery, mashed potatoes, roasted potatoes,
buttered Brussel sprouts, carrots, peas and sweetcorn

Fizzy drink and two glasses of dry white wine

Pudding

Christmas pudding with hot, steaming custard.
Mug of tea with shortbread

Small Changes



Save yourself **1000**
- **1500** kcals

- ☆ Melon to start
- ☆ Diet drink
- ☆ Do not add butter to potatoes or vegetables
- ☆ Do not add salt in cooking potatoes and vegetables
- ☆ Grill sausage and bacon
- ☆ Cut all visible fat off meat
- ☆ Gravy made from vegetable juice
- ☆ Custard powder made with semi-skimmed milk
- ☆ Smaller portions
- ☆ Only one shortbread with tea
- ☆ Go out for a long walk before dinner or two hours after your dinner

Have a Healthy and Happy Christmas



fruit



vegetables



high fibre breads
and cereals



physical activity



fat



sugar



salt

