



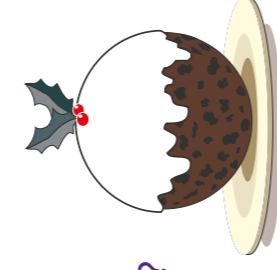
How to work out your budget

Do you feel under pressure and tempted to spend money that you cannot afford at Christmas?

To help you stay within your budget, the Consumer Council has put together this food and present planner. If you fill this in, you are less likely to blow your budget and your money should go further.

1. **Get organised** – gather together a pen, paper and a calculator.
2. In the 'Estimated' column, **write down how much you think you will spend** next to the items you want to buy. Overprice when in doubt. Add the items together and put them in the 'Total' box.
3. **Take this Christmas Budget Planner with you** when you go to the shops to help you price around and pick the best deal. You can then write down the real costs in the 'Actual' column. Add the items together and put them in the 'Total' box.
4. **Cut out impulse buys** - set a budget and stick to it – unless it is something **really** important.

How much will Christmas dinner cost you?



1. **Check all the prices of Christmas foods** – then ask yourself, do you really need to buy them?
2. **Plan ahead** - write a shopping list and stick to it to avoid wasting food and money.

Christmas Dinner	Estimated £	Actual £
Christmas Turkey		
Ham		
Bacon/Sausages		
Soup		
Nut Roast		
Melon		
Onions		
Broccoli		
Carrots		
Brussels Sprouts		
Parsnips		
Potatoes		
Cranberry Sauce		
Stuffing		
Gravy		
Tin Foil		
TOTAL		

Christmas Foods	Estimated £	Actual £
Mince Pies		
Christmas Pudding		
Other Desserts		
Cheese and Biscuits		
Chocolate Log		
Cream		
Tinned Fruit		
Sponge Fingers		
Jelly		
Christmas Cake		
Nuts		
Sweets		
Biscuits		
Tangerines		
Coffee/Tea		
Chocolate		
TOTAL		

Christmas Drinks	Estimated £	Actual £
Wine		
Lager or Beer		
Fizzy Drinks		
Fruit Juice		
Liqueurs		
Mulled Wine		
Spirits		
TOTAL		

Christmas Decorations	Estimated £	Actual £
Wrapping Paper		
Gift Bags		
Gift Tags		
Sticky Tape		
Cards and Postage		
Christmas Tree		
Decorations and Lights		
TOTAL		

Christmas Table	Estimated £	Actual £
Christmas Crackers		
Christmas Napkins		
Christmas Tablecloth		
Christmas Candles		
TOTAL		

Christmas - Going Out	Estimated £	Actual £
Clothes and Accessories		
Entertainment		
Travel		
Parties		
TOTAL		