

## An affordable Festive season

Not that my young fellow is pretty much all grown and nearly ready to fly the nest, my Christmas preparations are a lot more low key than they used to be.

I still love Christmas, but I'm also a lot more organised than I once was and I find it easier to stick to my budget, mainly thanks to the internet and the popularity of on-line shopping.

Here are my top 10 spending and savings tips for what I hope is also a happy and affordable Christmas in your home:

1: If you still haven't done so, set a reasonable budget and a comprehensive list. It should include names, gift ideas, a food budget for Christmas Day and the holiday; the cost of Christmas tree/decorations; cards and stamps (at 68c each!); an entertainment budget (pantos, the cinema, sports events, concerts); extra travel costs (petrol/tolls/buses and trains). Keep in mind too that electricity and gas/oil bills will be much higher.

2: Choose your payment method. If you are not using income or savings to pay for Christmas, consider a personal bank or credit card loan. These loans (c11%-12%) are much cheaper than using credit cards (c15%-21%) or a moneylender. The latter can legally charge APRs of 23% to 287%!

3: Don't use more than one payment method per shopping trip: instead of having cash, a debit card (the best option) or a credit card in your wallet, just use one and limit your spending.

4: Never shop on an empty stomach, or with children or partners in tow unless they are your bag carriers or couriers (back to the car or bus with the shopping bags.) Don't over-dress – shops are often overheated; always wear comfortable shoes. Carry a secure bag and give yourself a set period of time to shop. If you stay too long, you'll get tired, grumpy and will be at risk of over-spending and impulse-buying.

5: I'm now on the idea of shopping on-line. It's convenient, safe and best of all, with your list beside you at the computer you can shop around for the best price. Best of all, all the popular Irish department stores and many local high street offer on-line shopping, most with free delivery. Just be careful not to miss their Christmas delivery deadlines.

6: Don't forget to use or gift your in-store vouchers and bonus points. I save up all my grocery bonus points and use them at Christmas, making a big dent on your food and drink bills. This year, SuperValu also gave me a 15% discount card for all my Christmas shopping. The Swedish-owned PriceSpy.ie comparison and shopping site lists hundreds of participating Irish retailers who offer thousands of popular branded products.

7: If you have a large, extended family, consider a budget-friendly Kris Kringle, with everyone picking a name and buying that person/child a nice gift. Make sure an overall limit is set for the Kris Kringle and do your best to stick to it. I know families that insist that only home-made or presents of 'time' are given by both the children and adults: food items or baked goods, home-made sweets and Christmas tree ornaments; time gifts like gardening or babysitting hours, window or car washing (a good choice by teens for grandparents) or magical mystery tour outings are just a few ideas. The list is endless. For 'time' gifts, just type or write out what your gift is on a piece of paper or card, pop it into a box and wrap it beautifully with a pretty ribbon for a little "wow" factor.

8: Keep close control on your lists and spending by choosing a Christmas gift theme (it could even be a recycled gift theme.) You can choose all books or DVDs or CDs for everyone, or lovely homemade chocolates or jams/chutneys or special bottles of wine or spirits. Christmas craft shows and charity shops are full of great, inexpensive gifts homemade candles, soaps, ornaments, jewellery can all be found for under €10.

9: Adult families like mine can also choose to spend unnecessary amounts of money on stuff none of us need... or consider a family gift – something we can all enjoy that we normally wouldn't buy if we were still buying individual gifts. This year (and I hope my boys don't read this because Mrs Santa will be making the delivery) we're getting a really good radio with a top notch sound that picks up long-wave stations (like CBC radio in Canada for me and the Beeb for him.)

10: Finally, another Christmas gift to friends or family that reminds why we still celebrate this holiday is to make as generous a donation as you can to your favourite charity, whether at home or overseas.

If you have a personal finance question for Jill, please email her at [jill@jillkerby.ie](mailto:jill@jillkerby.ie) or write to Jill Kerby, The Munster Express, 37, The Quay, Waterford.