JERSEY CONSUMER COUNCIL

CHRISTMAS BUDGET PLANNER



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Feeling overwhelmed by the financial burden of Christmas?

The Jersey Consumer Council is here to help.

An important step to help reduce your stress and manage your money is organisation.

To help you do this, we've created our Christmas Budget Planner.

How to budget this Christmas:

1. Decide what you can afford to spend on Christmas and set your total budget.
2. List all the items you'll need on the following pages.
3. Write down your estimated cost for each item.
4. Compare grocery prices using Prices.je.
5. Take your list with you when you shop so you stick to it.
6. Write down the actual price you pay so you can keep track of your spending.
7. Tick the items off and feel the stress reduce.

CHRISTMAS DINNER

Item	Retailer	Estimated Cost	Actual Price
Turkey			
Ham joint			
Nut roast			
Bacon			
Sausages			
Stuffing			
Pigs in blankets			
Potatoes			
Brussels sprouts			
Carrots			
Onions			
Parsnips			
Other vegetables			
Cranberry sauce and/or bread sauce			
Gravy			
Melon			
Parma ham			
Prawns			
Avocado			
Other savouries			
Christmas pudding			
Other desserts			
Cream			
Custard			
Brandy butter			
Tin foil			
Other items (list below)			
Total			

OTHER FOOD AND SNACKS

Item	Retailer	Estimated Cost	Actual Price
Christmas cake			
Mince pies			
Chocolates			
Biscuits			
Puddings			
Fruit			
Breads			
Crisps			
Nuts			
Savoury snack caddies			
Cheeses			
Cheese biscuits			
Party food			
Salad items			
Dips			
Pickles			
Chutneys and sauces			
Milk			
Other items (list below)			
Total			

DRINKS

Item	Retailer	Estimated Cost	Actual Price
Tea			
Coffee			
Fizzy drinks			
Fruit juices or squash			
Lager/beer			
Wine			
Sparkling wine/Prosecco			
Mulled wine			
Spirits			
Mixers			
Other items (list below)			
Total			

DECORATIONS AND SUNDRIES

Item	Retailer	Estimated Cost	Actual Price
Wrapping paper			
Christmas cards			
Gift tags			
Sticky tape			
Postage			
Christmas crackers			
Christmas tablecloth/napkins			
Entertainment or games			
Christmas tree			
Christmas lights (if new ones are needed)			
Christmas decorations (if new ones are needed)			
Batteries			
Other items (list below)			
Total			

EXTRAS

Item	Retailer	Estimated Cost	Actual Price
Clothes			
Shoes			
Accessories			
Hairdresser			
Parties/meals out			
Takeaways			
Travel			
Accommodation (if required)			
Tickets for pantomimes and other events			
Other items (list below)			
Total			

CHRISTMAS PRESENTS

Name	Presents to buy	Budget (specific to each person)	Amount spent on each individual gift	Total spent on each person

CHRISTMAS TOTALS

Now add everything up

Category	Estimated Cost	Final Spend	Difference
Christmas Dinner			
Other Food and Snacks			
Drinks			
Decorations and Sundries			
Extras			
Christmas Presents			
Anything else (list below)			
Grand Total			

My Initial Budget	
Over/Under Budget	

CHRISTMAS TIPS

- Plan early – organisation is key.
- Don't forget about your everyday bills.
- Use Prices.je to compare grocery prices.
- Be careful with your credit card – clear your balance each month.
- Don't rely on your overdraft – it always has to be paid back.
- Don't borrow from unauthorised lenders.
- Always buy from reputable retailers.
- Do your research – try camelcamelcamel.com to track prices on Amazon.
- Black Friday sales are in November, but do your research to make sure you're actually getting the best prices.
- Get a store loyalty card to receive special offers and loyalty points.
- Look out for 'two for one' deals – it's only a deal if you actually need two of them.
- If it seems too good to be true, it probably is – beware of scams!

CHRISTMAS SHOPPING ADVICE

- ‘Meaningful’ doesn’t have to mean expensive. A thoughtful gift is often worth far more than one with a hefty price tag.
- Always ask for a gift receipt and check the returns policy.
- Don’t feel obliged to ‘top up’ a main gift with extra purchases. Sticking to your budget is one of the easiest ways to avoid overspending. Remember, some gifts could end up in a charity shop or be regifted, so think before you buy that smaller extra item.
- Check posting deadlines and possible charges for posting abroad.
- Think about what the recipient would genuinely value rather than buying for the sake of it. Fewer unwanted gifts mean less waste and more money well spent.

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Visit consumercouncil.je for more advice and tips and Prices.je for the latest price comparisons

