



# CHRISTMAS BUDGET PLANNER

**Feeling overwhelmed with the financial burden of Christmas?**

**The Jersey Consumer Council are 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.**

**Budgeting tips:**

- **List all the items you'll need on the attached sheets**
- **Write down your estimated cost for each item**
- **Take the list with you when you shop**
- **Write down the actual price and compare prices using [prices.je](https://prices.je)**
- **Stick to your list**
- **Tick them off and feel the stress reduce**



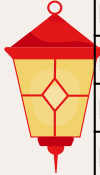
# CHRISTMAS DINNER

Item	Estimate	Actual	Retailer	Bought for
Turkey				
Ham joint				
Nut roast				
Bacon				
Sausages				
Stuffing				
Broccoli				
Brussel Sprouts				
Carrots				
Onions				
Parsnips				
Swede				
Cranberry/Bread Sauce				
Gravy				
Melon				
Parma ham				
Prawns				
Avocado				
Other savories				
Christmas Pudding				
Other deserts				
Cream				
Custard				
Brandy butter				
Tin foil				
Other				
<b>Total</b>				



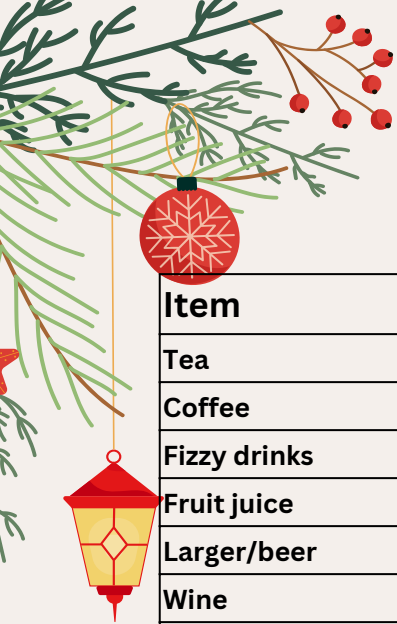


# OTHER FOOD AND SNACKS



Item	Estimate	Actual	Retailer	Bought for
Bread				
Butter/Margarine				
Eggs				
Fish				
Milk				
Fruit				
Ice-cream				
Christmas cake				
Mince pies				
Nuts				
Chocolates				
Sweet biscuits				
Crisps				
Cheeses				
Savoury biscuits				
Pickles				
Mayonnaise				
Other sauces				
Lettace				
Tomatoes				
Cucumber				
Sweet peppers				
Other salad items				
Anything else				
<b>Total</b>				





# DRINKS

Item	Estimate	Actual	Retailer	Bought for
Tea				
Coffee				
Fizzy drinks				
Fruit juice				
Larger/beer				
Wine				
Mulled wine				
Spirits				
Mixers				
Squash				
Other				
<b>Total</b>				

# DECORATIONS AND SUNDRIES

Item	Estimate	Actual	Retailer	Bought for
Wrapping paper				
Christmas cards				
Gift tags				
Sticky tape				
Postage				
Christmas tree				
Christmas lights				
Christmas decorations				
Christmas crackers				
Christmas tablecloth/napkins				
Entertainment				
Other				
<b>Total</b>				





# HOLIDAY EXTRAS

Item	Estimate	Actual	Retailer	Bought for
Clothes				
Shoes				
Accessories				
Hairdresser				
Parties/meals out				
Takeaways				
Travel				
Accomodation				
Other				
<b>Total</b>				



# CHRISTMAS PRESENTS

Don't feel you have to be extravagant. It's the thought that counts. If you're able to find a bargain don't 'top it up' with something extra.

Remember a lot of gifts end up in the charity shops or regifted. Think before you buy.



Name	Present	Estimate	Actual	Bought for
<b>Total</b>				





# CHRISTMAS TOTALS


Now add everything up

<b>Catagory</b>	<b>Estimate</b>	<b>Final cost</b>	<b>Difference</b>
<b>Christmas dinner</b>			
<b>Other food and snacks</b>			
<b>Drinks</b>			
<b>Decoration and sundries</b>			
<b>Holiday extras</b>			
<b>Postage</b>			
<b>Christmas presents</b>			
<b>Anything else</b>			
<b>Grand Total</b>			





# CHRISTMAS TIPS

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- Plan early - organisation is key
  - Don't forget your everyday bills
  - Use our [prices.je](https://prices.je) website to compare prices
  - Be careful with your credit card - clear your balance right away
  - 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](https://camelcamelcamel.com) to track prices on Amazon
  - Black Friday sales start in November - but do research to make sure you are getting the best price
  - Get a store loyalty card to receive special offers and loyalty points
  - Look out for two for one deals
  - If it's too good to be true it usually is - beware of scams!
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