

How to save this Christmas

This is an expensive time of year, so we offer tips on cutting the cost of Christmas cards, buying CDs and DVDs, shopping in the sales, and saving for the future

Sugababes are riding high in the charts, but you don't have to pay top price

1 CDs and DVDs remain popular gifts despite hype about them being replaced by people downloading music instead. The Sugababes are one of the most popular chart bands, so their album, *Change*, is likely to be a popular present. It's about £10.95 on the high street, but you save almost £3 at CD Wow (www.cd-wow.com). Likewise, *Spider-man 3* is nearly £14 at HMV but just £11 at www.play.com. Allow enough time for the present to be delivered – most websites highlight the last date that items can be ordered.



2 Posting cards and presents can be expensive. The cost of sending letters depends on length, width and thickness, as well as weight. Large cards (more than 24cm in length) or those that are more than 0.5cm thick – for example, with a novelty badge – cost more to post. Sending second class saves you 10p a letter. The last date for second-class post is 17 December. Some companies charge to send children letters from Santa. The Royal Mail does this for no charge. Send letters by 13 December to Reindeerland, SAN TA1, and include a return name, address and postcode.



3 Sales traditionally start on Boxing Day, but last year many shops started theirs before Christmas. These included BHS, Debenhams, Marks & Spencer and Waterstone's. Shops have refused to confirm whether they'll be holding similar sales this year, but it could be worth waiting for a festive bargain. Asda has claimed it will cut prices on 2,500 items, such as clothing, toys, gifts and food. This includes a dozen mince pies for £1.



4 If you want to make your own crackers rather than rely on shop-bought ones, try using a kit from a site such as www.jesters.com or from craft stores. For £4.99, for example, you can buy the DeLuxe Gold and Cream Cracker Kit, which includes six pre-cut crackers, snaps, paper hats, name tags and a glitter pen and jokes. Then you can choose from gifts costing between 15p and £6. The best-value shop-bought crackers we cover in this month's article cost £20 for 12. See p16 for more.



5 This is the time of year when many people buy small kitchen appliances to get an extra bit of help in the kitchen. It's also a time when there are often promotions offering discounts on their normal prices. Our cheapest Best Buys include the M&S 800-watt solo microwave £59 from Marks and Spencer, and the Swan SM2050 which is available from www.littlewoods.com for £47. If you are looking for a food processor, the Philips Cucina HR7735 is available from www.amazon.co.uk at £70. We are reporting on kettles and toasters next month. Visit www.which.co.uk to see current Best Buys.



6 A children's account might be a good bet. Our Best Buy children's account, Ready Steady Save from Chelsea BS, has a 6.2 per cent AER. If you opened it when your child was born, it would grow nearly 200 per cent by their 18th birthday. If your child was born after 1 September 2002, you can open a Child Trust Fund with the £250 start-up voucher children are eligible for. Shepshed BS offers 7.25 per cent AER, with £1,450 maximum on transfers in a year. However, children can't withdraw money until they're 18. Also see 'Money makeover', p34.

