



Christmas savers

We help your money go that bit further over the festive season

1 Children's savings
Why not give your child or grandchild a really useful gift this Christmas? Our Best Buy children's savings accounts, such as the Chelsea BS Ready Steady Save account, give around 5.45% AER. Be sure to register your child as tax-exempt using an R85 form from www.hmrc.gov.uk. Another option is to pay into a child trust fund. See www.which.co.uk/advice/child-trust-funds-explained for more.

2 Make your own cards
Making your own Christmas card is a way of ensuring that your family and friends get one that is really unique this year, rather than the usual mass-produced item.

The website moonpig.com takes you through the whole process from uploading your photos to sending the cards out to you.

You can choose from a number of different styles including art, design, humour, kids and photographic. Prices start from £6 for four cards.

3 Making crackers
Making crackers can be great fun and adds an individual touch to the Christmas dinner table. You can buy kits from high-street stores including John Lewis, or online at sites such as www.partybox.co.uk. Another idea is to buy low-cost crackers from the high street and gently ease open one of the twisted ends of each cracker. You can then add gifts bought or made with your friends in mind.

4 Cosmetics
If you buy big-brand cosmetics, ask the shop for testers or samples of the item you are buying that you can have.

These let the person, to whom you're giving the gift, try the tester before opening the present which they may or may not like!

Some samples complement your purchase. For example, ask for sample-size mascara if you're buying eye shadow. And don't forget that many shops will gift wrap items for free, saving you a job and money at the same time.

5 Cheaper travel
If you're visiting relatives this Christmas, book train and coach tickets now to take advantage of early-bird discounts. If booking online, try the rail or bus company's own website to avoid paying unnecessary booking fees. www.megatrain.com is also worth a look for bus and train travel. Many people can also save around a third off most standard adult off-peak train and coach fares with a railcard or coach card for about £20 (see www.railcard.co.uk or www.nationalexpress.co.uk for details).



6 Cashback cards
Cashback credit cards are a popular way to get rewarded for your shopping. One of the best deals is the Amex Platinum Cashback Credit Card, which will give you 5% cashback for the first three months on your first £4,000 of spending – so up to £200.

Cashback is only available on spending within your credit limit each month and you must accumulate at least £12 cashback a year to qualify. Cards like this are only a good idea if you pay your bill off each month due to their high-interest rates.



7 Eat on the cheap
Christmas is a good time to find two-for-one deals at restaurants. Check www.toptable.co.uk/vouchers for the latest deals in your area.

If your favourite place to eat out has a website, log on to look for promotional vouchers, loyalty schemes and cheaper meal vouchers. These may be on the site or in email newsletters you can sign up for. Chain restaurants in particular offer these.

8 Event evenings
Keep an eye out for event evenings at your favourite shop in the run up to Christmas, especially if you have a loyalty card.

Boots, for example, often has an evening during which it offers 10% off everything in store and extra bonus points if you spend more than £50.

Department store Debenhams is also worth trying and often has free refreshments on offer while you shop.

9 Online bargains
We have mentioned discount shopping sites before, but it's worth a look at sites such as www.myukvouchercodes.com.

These offer you access codes which allow you to reduce their bills at a variety of retailers including Argos, Currys, Next and Tesco.

Some of the presents most commonly bought online are

books, CDs and DVDs. Probably the easiest way to compare prices is to use a site such as www.find-book.co.uk or www.find-cd.co.uk which compares prices on the high street and online.

When ordering online, take account of delivery charges which can bump up the cost. On Amazon, for example, you qualify for free delivery only if you spend more than £15.

10 Christmas post savings
Buy standard-sized Christmas cards no bigger than 24x16.5cm (and no heavier than 100g) to save postage. It costs 36p to send this size card first class, 27p second class. Larger cards cost 52p to send first class, 42p second class. Last postage dates for Christmas are Thursday, 18 December for second class and Saturday, 20 December for first class.

If you're sending local cards, a cheaper choice than Royal Mail is to use scout or guide post, and they'll make some money out of it, too. This should cost at most 21p, but may vary across the country.



11 Holiday getaway
If you are looking for a cheap holiday to escape the festive madness, sites such as www.cheapflights.co.uk or www.traveljungle.co.uk are worth a look. Be flexible with dates and you can find a surprising range of bargains. If you are prepared to travel on or very close to Christmas Day itself, you should be able to pick up some very good deals.

12 End of the line
Retailers are always keen to promote the latest makes and models, but great discounts are available on older models. Sites like ebaumatic.co.uk offer great deals on end-of-the-line ovens, hobs, and washing machines by Baumatic.

13 Extended warranties and insurance
During the mad rush to get presents bought before Christmas, most of us just want to hand over the cash and leave. But be wary of accepting the extended warranty you may be sold. These are commonly offered on audio-visual products. They are often relatively expensive compared with the price of the product. And if you buy one of our reliable Best Buys, you probably won't need one. Our latest survey found digital radios and DVD players to be the most reliable audio-visual products.

14 Start saving
One of the best ways to pay for Christmas is to start saving early. You can save up to £3,600 tax free a year in a cash Isa. Abbey's Direct Issue 2 pays one of the best rates – 6%. This reverts to 5% after 13 months – so check again next Christmas.

15 Perfume
Before you buy perfume this Christmas, have a look for a gift pack that includes a full size bottle of matching lotion or bath/shower gel. This makes the present seem much bigger and rarely costs much more than the perfume alone. Estee Lauder's Pleasures Eau De Parfum is £39 for 50ml on www.boots.com and the same price in a gift pack with a free bottle of body lotion.



16 Getting a tree
Buying the tree gets many of us in the mood for the holiday. But buying a new one every year can be costly. An artificial tree costs from £10 to around £170 and will last years. If you like a real tree, the Nordman Fir is one of the most popular choices. But a 6ft model would cost you around £36. A Norway Spruce costs around half that. It can tend to shed needles quite heavily, so keep it watered and away from radiators.



17 Special offers
Price comparison websites are a good way of looking at the cost of different goods online and high-street shops. It's also worth checking at a company's own websites to see what offers they have. Morphy Richards, for example, has a special offer section on its website. Apple offers reconditioned gear from its site.

18 Buying abroad
If you decide to do some of your Christmas shopping overseas, watch out for extra charges you may have to pay. Spend more than £18 including postage, packing and insurance and you'll get hit with a fee. A member of Which? staff spent £23 on t-shirts with £8 p&p and got hit with a £13 customs and excise fee.

YOUR IDEAS

Let us know your money-saving tips or subjects you would like us to cover in this column. Email Paul Ryan at paul.ryan@which.co.uk or write to him at Which?, Gascoyne Way, Hertford, SG14 1LH, with your suggestions.

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