

# Ways to save

Many of us splash out at Christmas, but here are some ideas to cut the cost

## Getting ready for Christmas

**1 Personalised cards**  
Making your own Christmas cards can be an inexpensive way to send a personalised message. We've tested greetings card websites and computer software and Moonpig.com came out on top. It was rated a Best Buy and is simple to use, has a good range of designs and lets you use your own photos. See [www.which.co.uk/greetingcards](http://www.which.co.uk/greetingcards).

If you use Microsoft Word 97, you can simply and cheaply create personalised Christmas cards with your own pictures and messages. Find out how at [www.which.co.uk/makingcards](http://www.which.co.uk/makingcards). You can send free online cards at [ecards.co.uk](http://ecards.co.uk).

**2 The right size**  
When you're buying Christmas cards, bear in mind that their size makes quite a difference to the postage costs. Sending a standard card (no bigger than 24x16.5cm and no heavier than 100g) is 39p first class and 30p second class. This compares with 61p first class and 47p second class for larger cards. The last recommended UK postage dates this Christmas are 18 December second class, 21 December first class. A cheaper

way to send local cards is to use a Scout or Guide post and the money goes to helping their work. Ask at your local library to see if there's one in your area.

**3 Christmas 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.jesters.com](http://www.jesters.com), though we haven't tested these.



**4 Buying the tree**  
Buying a Christmas tree can be costly. An artificial tree can be anything from £10 to about £170, but lasts years. If you like a real tree, the Nordman Fir is



one of the most popular, but a 6ft model would cost about £36. A Norway Spruce the same height costs around £20. It can shed needles quite heavily, so keep it watered, away from radiators.

**5 Free phone calls**  
Christmas and the new year is traditionally a time to get in touch with family and friends around the world. This used to be expensive, but can now be free. We have guides to setting up and making video calls using Windows Live Messenger, ([www.which.co.uk/freevideocalls](http://www.which.co.uk/freevideocalls)) and Skype ([www.which.co.uk/usingskype](http://www.which.co.uk/usingskype)). To make free calls, the other person needs to have the same

computer software as you, but downloading it is simple and free.

## Buying gifts

**6 Best Buy presents**  
A digital camera is a popular Christmas present. Our cheapest Best Buy, the 7.1Mp Canon PowerShot A470 costs £70 and is a good choice for beginners. For a more experienced photographer, the Best Buy 8Mp Fujifilm FinePix S5800 at £110 with its powerful zoom and lots of manual overrides is a good choice. See [www.which.co.uk/cameras](http://www.which.co.uk/cameras).

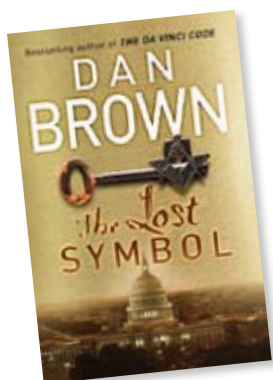
### MAKE THE MOST OF YOUR MONEY

For advice on how to reduce your spending and banish debt, buy **Make the Most of Your Money** at the special price of £9.99 including free p&p (normal price is £10.99). Call 01903 828557 and quote code MYMW1109 and ISBN 978 1 84490 062 6. This offer ends on 30 November 2009.





**7 Books and CDs**  
Books and CDs make popular presents. Good places to compare high-street and online prices are [www.find-book.co.uk](http://www.find-book.co.uk) and [www.find-cd.co.uk](http://www.find-cd.co.uk). Dan Brown's *The Lost Symbol* is £9 (delivery free) at [Amazon.co.uk](http://Amazon.co.uk) compared with £16 at Foyles, £18 at Blackwell's.



**8 Good Food Guide**  
The Good Food Guide comes with £50 of money-off vouchers plus reviews of the UK's best restaurants. See [www.which.co.uk/goodfoodguide](http://www.which.co.uk/goodfoodguide).

**9 Savings club**  
The KidStart savings club, backed by the Financial Services Authority, lets you earn money for your child from your shopping. Buy goods from one of the 200 retailers in the scheme (including Boots, the Early Learning Centre and John Lewis) and a percentage of the cost will be deposited in your child's designated savings account or Child Trust Fund. You must shop via the KidStart website to get the cashback. See [kidstart.co.uk](http://kidstart.co.uk).



**10 Recycling gifts**  
Play.com has tapped into the market for unwanted presents with [www.recycleagift.com](http://www.recycleagift.com), where unloved DVDs, CDs, books and games can be bought by other Play.com users.

**11 Smell a bargain**  
Before buying perfume, look for a gift pack with a full-size bottle of matching lotion or bath/shower gel. This makes the present seem much bigger and often won't cost much more than the perfume alone.

## Christmas money savers

**12 Free audiobooks**  
You can get two audiobooks for free by signing up to a 14-day free trial with [Audible.co.uk](http://Audible.co.uk). Visit [audible.co.uk/freetrial](http://audible.co.uk/freetrial) and click 'start your free trial' and you'll get two options: a 14-day trial of the basic package (£7.99 a month), or the premium package (£14.99 a month). The basic trial gets you one free audiobook, the premium trial gets you two.  
You can see what's there before deciding if the offer is right for you. Cancel before the trial ends to ensure that you will pay nothing.

**13 Cheap cinema**  
Some cinema chains offer reduced price tickets for children at certain times of the week. For example, Vue Cinema's Kids AM club runs on Saturday and Sunday mornings; it costs 95p a child and 95p for an accompanying adult. Odeon Kids costs £2.50 a child and works the same way. Cineworld's Movies for Juniors runs only on Saturday mornings, and costs £1 a child, £1 an adult.

**14 Silver screens**  
Some Odeon and Vue cinemas offer silver-screen clubs for the over-60s. For £3, you get a cup of tea included in the price, and biscuits as well if you go to Vue. If your cinema doesn't run senior screenings but you are over 60, you still get a reduced OAP rate.

**15 Diamond deals**  
B&Q runs a money-saving members' club for those aged over 60 which gives 10% off goods every Wednesday. Signing up is free and all you need is proof of age. Visit [diy.com](http://diy.com) and under 'Support centre' at the bottom of the page, click on 'Diamond card' or type 'Diamond card' into the search bar, top right. Details also from its shops.

**16 A good time to buy**  
This is the time when many of us buy small kitchen goods such as kettles. It's also the time when products launch, so you may find older items on discount. See [www.which.co.uk/appliances](http://www.which.co.uk/appliances) for more.

