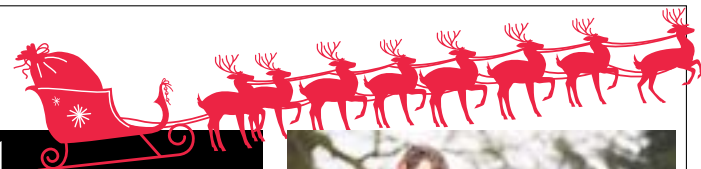


BRACE YOURSELVES, HERE'S...



BY WARREN SHUTE

IT'S the most wonderful time of the year... or is it?

Christmas can be stressful and **VERY** expensive. But our guide can get you in the festive spirit without breaking the bank or breaking down.

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COMMENT: PAGE 14



September 16th
100 DAYS TO GO

Plan plan plan

Write a plan to include meals out, meals in and parties. Talk to family and friends and commit to dates. Set a budget.

September 21st
95 DAYS TO GO

Make a list

Start with family. Don't forget work's Secret Santa and teachers. Sign up for store sales alerts - it can save £100s.

September 26th
90 DAYS TO GO

Start a festive money jar

Get the family to join in. Put loose change into a jar to go towards Christmas dinner. A family of four could save £150.

September 28th
88 DAYS TO GO

Open Christmas account

Start a separate bank account and put in a regular amount. Don't touch it unless it is for ticking things off your festive list.

October 1st
85 DAYS TO GO

GoSober October

Cut out the booze and raise cash for Macmillan cancer support. It could save you up to £200.

October 5th
81 DAYS TO GO

Book your trains

Buying train tickets 12 weeks in advance can save up to 51 per cent. See ticketclever.com and trainsplit.com.

October 11th
75 DAYS TO GO

Have a clear out

Most homes have unwanted but sellable items worth up to £1,000. Get online to eBay or GumTree or go to a car boot sale.

October 16th
70 DAYS TO GO

Join up to buying groups

Claim cashback with online purchases using TopCashBack.co.uk or QuidCo.com. This could generate £100 or more.

October 26th
60 DAYS TO GO

Book flights

Flights booked in advance can be up to 30 per cent cheaper, than booking on departure day.



Starbucks cups go red

When Starbucks release red cups Santa is on his way. But if you skip a daily brew that's another £150 saved.

October 31st
55 DAYS TO GO

Freeze gym membership

With all the running around you'll be doing in December, you probably won't have time to go to the gym and shopping burns calories, right? Ask if you can freeze your gym membership for December. It could save £50.

November 1st
54 DAYS TO GO

No Spend November

Continue your success of GoSober in October - with NoSpend in November. Ensure you meet your regular and committed household bills, but forgo any unnecessary spending.

November 2nd
53 DAYS TO GO

November 11th
44 DAYS TO GO

Get your voucher

Search for discounts on presents with VoucherCodes.co.uk and MyVoucherCodes.co.uk.

November 14th
41 DAYS TO GO

Christmas cards

Search discount stores or online for bargains. Or send free eCards - 100 free eCards could save you over £100.

November 23rd
32 DAYS TO GO

Black Friday

Black Friday gets bigger each year. Sign up for your favourite retailers' newsletter so you know what's on offer.



November 25th
29 DAYS TO GO

Stir-up Sunday

Gather family and friends to make a Christmas pudding. Today is the day to make your pud so it's perfectly matured for the big day. Wishes are said to come true on this day, so get stirring!

November 26th
28 DAYS TO GO

Cyber Monday

Don't get caught up in the hype. Work your way through your list. If it's not available and you don't see something similar, walk away.

November 30th
25 DAYS TO GO

Start the food shop

Now you should be looking to buy non-perishables like chocolates, snacks, sweets and drinks. There can be bargains.

December 15th
10 DAYS TO GO

Buy your tree

Today is the perfect day to buy a real tree that will still looking sprightly by Christmas. Try to hold off until now to avoid the needles dropping before the 25th. Spray branches with water from an old cleaning bottle to keep them fresh and water it from the base too.

December 18th
7 DAYS TO GO

Last post

Royal Mail says December 18 is the last posting day for Christmas. Sending 100 cards 2nd class, rather than 1st class would save you £9, enough for a few stocking fillers!



December 21st
4 DAYS TO GO

Go to the flicks

Nothing gets you in the mood for Christmas like a good film. Today a high budget remake of Mary Poppins starring Emily Blunt hits cinemas. Settle

December 23rd
2 DAYS TO GO

The Big Shop

Doing your food shopping on December 23 means you won't be fighting crowds on Christmas Eve. Shops are only closed on Christmas Day, so don't buy too much. Stick to your list.

December 24th
1 DAY TO GO

Enjoy!

You should by now be organised enough that there is no reason to leave the house. Put on some Christmas music, wrap the pressies and peel the spuds if you're feeling energetic.

December 25th
THE BIG DAY



Happy Christmas!