



knox community
CHRISTMAS SUPPORT
"Sharing the Joy"

Christmas on a Budget

Your guide to reducing financial stress at Christmas



Knox InfoLink
An Information Resource Centre for the Community

Contents

Planning your Christmas	p.2
Christmas Saving Tips	p.2
What is a Budget	p.3
Budgeting for Christmas	p.3
Christmas Budget Planner	p.4
Christmas Hampers	p.5
Christmas Catering	p.6-7
Christmas Meal Ideas	p.8-11
Christmas Presents	p.12-13
Christmas Gift Ideas	p.14-17
Christmas Decorations	p.18
Homemade Decoration Ideas	p.19-20
Templates	p.21-22

Planning your Christmas

When it comes to Christmas there is a range of ways to approach the big day:

1

1. Without Forward Planning

Without planning this may result in a budget blowout and an unwanted debt.

2. Open a No Fee High Interest Savings Account

Remember saving a small amount each week/fortnight adds up. See if your bank can limit access to this account to November- January.

3. Buy Items Throughout the Year and Put Them Away for Christmas

Keep a list of who you need to purchase gifts for and what you have purchased to ensure you don't buy items you don't need just because they are on special

4. Make Use of Long Term Layby

Most big retailers offer long term layby, shop early and pay off the goods week by week. Ensure you read the terms and conditions before committing.

5. Plan a Budget and Stick to it

Be realistic and look at all the costs associated with Christmas.

6. Payment Plans for Christmas Hampers

After selecting a hamper an amount is debited from your account on a fortnightly basis, consider whether you will use all the items in the hamper

Saving for Christmas

Reduce the stress of the festive season and avoid unwanted debt by saving throughout the year. Set your saving goal early and plan ahead of time.

Super Saving Tips:

- Open a high interest savings account, consider a Christmas account.
- Don't rely on credit cards instead plan ahead to ensure you know your limits.
- If you save \$5, \$10, or \$20 per week/fortnight over a year this can provide a hefty Christmas fund. For example saving \$5 a week equates to \$260 saved, \$10 a week equates to \$520, and \$20 a week equals \$1040.
- Put any loose change you have throughout the year into a container and cash it in at the bank in December.
- When you do your weekly/fortnightly shop purchase a \$10 or \$20 store voucher.

2

What is a Budget?

A budget is a written plan that helps you know how much money you have coming in and what you are spending it on. A budget can help you to track spending and plan for the future.

What is in a Budget?

- Your income- how much money you have coming in and where it comes from
- Your expenses- how much money you spend and where you spend your money

Budgeting means that you can:

- Keep a regular check on where your money goes
- Pay for the things you need such as food and your current bills
- Prepare for emergencies and unplanned expenses.
- Save for something special

Budgeting for Christmas

A budget can give you a quick picture of whether your spending is matching your goals. Knowing your limits avoids turning Christmas spending into an unwanted New Year's burden.

Start Your Christmas Budget

- Before you plan out your Christmas determine your spending limit. The best time to start is in January by looking at the costs of the Christmas just passed.
- Use our budget planner (page 4) to set limits for each of the key categories.
- Calculate how much disposable income you have between now and Christmas. A certain percentage of this can be dedicated each week to cover Christmas costs.

Filling in Your Budget

- Next to each category, decide on a spending limit. Keep the bottom line in mind.
- When you've assigned a spending goal to each category, add it up.
- If that cost seems out of balance, adjust spending goals downward. Look for low-cost ways to celebrate the season without breaking the bank!

Budget Service

Christmas Budget Planner

Items

Gifts	Quantity	Average Spend Per Item	Budget Amount	Actual Amount
Family				
Friends				
Kris Kringle				
Wrapping				
Cards				
Postage				
Stocking Fillers				
Total				

Decorations	Quantity	Average Spend per item	Budget Amount	Actual Amount
Tree				
Table				
Total				

Food/Drinks	Quantity	Average Spend Per item	Budget Amount	Actual Amount
Fruit and Veg				
Party Snacks				
Meat				
Special Dietary meals				
Alcohol				
Soft drink				
Total				
Totals			Budget Amount	Actual Amount
Total Expenditure				
Amount per fortnight				

Christmas Hampers

A Christmas hamper can seem like an easy cheap alternative to grocery or present shopping at Christmas time. An agreed amount is debited from your account on a fortnightly basis and at Christmas time your hamper is delivered.

Before purchasing a hamper consider:

- Will you use all the contents of the hamper?
- Have you read the fine print, do you understand the terms and conditions.
- It may be cheaper to shop around
- Understand that the contents of the hampers may change due to availability

Christmas Hamper Cost Comparison

In a commercial Christmas hamper the items are at full retail price and the price includes shipping and handling costs. The following table shows that shopping around can save you between 30 and 75%.

Retailer	Cost of the same goods
Hamper Retailer: Traditional Christmas + Bonus	\$707.20
Retailer 1 online including delivery	\$466.17
Retailer 2 online including delivery	\$488.91
Discount Retailer	\$161.25

Alternatives to Commercial Hampers:

- When you do your weekly/fortnightly shop purchase a \$10 or \$20 store voucher.
- Open a dedicated no fee savings account and an automatic transfer
- Purchase the items you need from an online retailer and have them delivered.

Christmas Catering

You don't need to spend big to eat well or enjoy the company of others over the Christmas Season. To avoid budget blowout make sure you plan out your meal or event. Consider:

- How much can you spend?
- What are the age group and gender of the guests you'll be catering for?
- What items can you borrow? Borrowing items can save you a lot of money. You may need extra plates, tables, chairs, glasses, cooking tools, and such items.
- What are you responsible for catering? Appetizers, dessert, and everything in between? Or are you cooking only the main course?

Top Tips:

- Buy pantry items like soft drinks, sweets, nibbles when on special in advance.
- Be absolutely thorough with your shopping list. Write out the menu, and then on another page write down all the ingredients needed, cross out what you have stocked, leaving only what you need to buy
- If you fear the last minute Christmas Shop, buy online and have your goods delivered.
- Prepare some cheap snacks on the table that way people aren't going to eat as much for the main meal. Some good ideas are biscuits, home-made dips, muffins, cakes and fruit.
- Consider shopping at local markets for fresh fruit and vegetables.
- Pre order any meats at the butchers and save money.
- Have a potluck lunch/dinner. Ask all your guests to bring a plate of food to share. As well as making the Christmas meal more diverse this is very cost effective.
- Design a Christmas menu and ask each person to bring an item.

Christmas Menu Planner

Starter

Soup/Salad

Main Dish

Side Dish

Christmas Shopping List

{Produce}

{Meat/Poultry}

{Frozen}

{Dairy}

{Can Goods}

{Dry Goods}

{Baking}

{Bakery}

{Other}

\$40 Christmas Meal Plan

Christmas catering can be costly, but you don't have to go into debt to pay for dinner. We've devised such a fantastic festive feast, that no-one will ever guess it was done on a budget. The \$40 dollars includes one entrée, a main dish, two side dishes and a dessert. For costing purposes, we're assuming you've got oil, salt and other basics on hand.

Entree

Ham and Pea Soup

- 1 Can of Ham Chopped
- 1 Can of Peas
- 2 Chicken Stock Cubes
- 4 cups water
- 2 Carrots Chopped
- 2 Potatoes Chopped
- 1 Onion Chopped
- 1 Teaspoon Oil

Method

1. Heat oil in large saucepan. Add onion. Cook for 3minutes.
2. Add carrots and potatoes sauté.
3. Add other ingredients. Simmer 1hour.
4. Blend until smooth or serve as is.

Tuna Quesadillas

- 425g Can of Tuna
- 100g Grated Cheese
- ½ a tub of Tomato Salsa
- 6 Tortillas or Wraps
- 1 can Peas and Corn
- 6 Tortillas or Wraps

Method

1. Mix tuna, cheese, peas & corn and salsa in a small bowl.
2. Spread mixture over six tortillas and fold in half.
3. Cook for 10mins at 180 degrees.

Main Dishes

Slow Roasted Pork



- 1kg Pork Shoulder
- 8 Diced Potatoes
- 400ml Water
- Chicken stock cube
- Sea Salt
- Pepper
- Garlic

Method

1. Preheat oven to 220 degrees.
2. Score the skin with a knife. Rub Salt into marks.
3. Put pork skin side up onto roasting tray. Roast uncovered for 30minutes.
4. Cover with foil, lower heat to 170degrees and roast for 2.5 hours.
5. Drain most of fat from roasting tray. Add potatoes and unpeeled garlic.
6. Cook for a further hour. Rest pork for at least 15minutes before serving.
8. Gravy: Put tray over heat add stock cube and water and thicken.

Spanish Chicken Tray Bake



- 1 tablespoon olive oil
- 6 chicken thighs with skin and bone still in
- 2 chorizo sausages- thickly sliced
- 8 potatoes quartered
- 1 red onions – chopped
- 1 teaspoons dried oregano
- 1 orange

Method

1. Preheat the oven to 220°C. Put the oil in the bottom in roasting tin. Rub the skin of the chicken in the oil, season with salt and pepper, turn skin-side up.
2. Add Chorizo and potatoes. Sprinkle over onion, oregano and orange zest.
3. Cook for 1 hour.
4. Squeeze orange juice over. Cook for further 30 minutes.
5. Serve

Side Dishes

Ham and Potato Bake



- 6 sliced potatoes
- Can of ham diced
- Cup grated cheese
- 1/2 cup water
- Onion sliced
- 2 cup cream mushroom soup

Method

1. Layer potato, cheese onion and ham in a baking dish.
 2. Pour over soup mixed with water.
- Bake at 180 degrees for one hour.

Broccoli Bake

- Broccoli Head Steamed
- 2/3 cup Milk
- 1/2 cup Grated Cheese
- Onion Diced

Method

1. In a small saucepan bring milk, cheese and onion to the boil.
 2. Drain broccoli and mix into cheese sauce.
 3. Sprinkle over more grated cheese.
- Bake for 20minutes at 180 degrees.

Roast Vegetable Couscous

- 1 cup of each diced pumpkin, red onion, capsicum and tomato
- 1 cup of stock
- 1 cup couscous

Method

1. Preheat oven to 200 degrees. Place vegetables on a roasting tray sprinkle with oil.
2. Roast for 25 minutes, turn vegetables, roast for a further 20mins.
3. Bring stock to the boil add couscous. Stir and stand for 5mins.
4. Mix in roast vegetables.

Honey Carrots

5 Carrots 2 tbs brown sugar
1 tbs honey 1 tbs butter
Juice of ½ a lemon

Method

1. Cut carrots into small thin pieces. Boil until tender.
2. Melt butter over a low heat, add honey and sugar. Add lemon juice.
3. Stir in carrots, mix until carrots are glazed and hot.
4. Serve

Dessert

Christmas Trifle

Jam Roulette sliced
Tin of fruit- drained
Pack of fruit jelly
Custard



Method

1. Place sponge in serving bowl. Cover with tinned fruit.
2. Prepare Jelly according to Instructions. Pour over mixture.
3. Refrigerate until set. Once set pour over custard.

Mini Christmas Puddings.



1 Fruitcake
¼ cup orange juice
Melted white chocolate or Icing sugar mixed with water
red and green lolly decorations

Method

1. Crumble fruitcake. Add orange juice.
2. Roll into small walnut sized balls.
3. Place balls onto line tray and drizzle with melted chocolate or icing.
4. Add chopped pieces of lollies to tops. Refrigerate until icing is set.

Apple Crumble

Can of pie apple
Pk of butternut snaps finely crushed
Tablespoon butter melted.

Method

1. Place pie apple in baking tray. Sprinkle over crushed biscuits. Pour over butter.
2. Bake for 15minutes at 180 degrees Celsius.

Leftovers

Wondering what to do with all your Christmas leftovers? Make the most of them with our Christmas leftovers ideas.

Shredded Chicken/Pork Quesadillas

Shred leftover chicken/pork, place inside tortillas with chopped potatoes and grated cheese. Toast in a sandwich toaster, or place under the griller for 5minutes.

Chicken and Chorizo Pasta

Dice or Shred leftover Chicken and Chorizo.

Fry an onion in a small amount of oil, add garlic and chili.

Mix through a tin of diced tomatoes.

Add chicken and chorizo and serve over cooked pasta.

Roast Vegetable Frittata

Place leftover vegetables in a baking tray and pour over 4 beaten eggs.

Grate over cheese, cook in oven for 20minutes at 200 degrees.

Roast Vegetable Soup

Add oil and garlic to a saucepan, lightly sauté leftover vegetables.

Add 700ml vegetable stock.

Cook for 15minutes and blend until smooth.

Chicken/Pork Casserole

Fry one diced onion with a finely chopped apple.

Add 2 tbsp flour and 2tbsp wholegrain mustard, cook 1minute.

Add 300ml stock and add leftover roast meat and vegetables.

Simmer for 15mins and serve.

Christmas Presents

Christmas is typically one of the most stressful events of the year. The expense of buying gifts, the pressure of last minute shopping, and the heightened expectations of family togetherness can all combine to undermine our best intentions.

Before beginning your gift shopping, consider:

- Who you need/ want to buy gifts for? Do you really need to buy a gift, would a card convey your thoughts as much as a gift?
- Make a list of names.
- Work out the amount that you wish to spend (can afford to spend) per gift. You don't need to spend a lot.
- Can your family do a Kris Cringle instead of buying a present for everyone? Put all names in a bag and each person pulls a name out. The name you get is the person you buy for. Set a maximum amount per gift.
- Only buying for the children in your families.
- Buy good quality second hand products for the children.
- Making gifts is a unique and personal way to wish your family a merry Christmas. You could knit, quilt, paint or create something special.
- You might like to make vouchers for family and friends of services that you could do for them. E.g. lawn mowing or babysitting services
- Make your own labels and wrapping paper. If you have young children save their artwork through the year to wrap Christmas gifts in.
- Christmas cards can be expensive why not spend an afternoon for two with the family and make cards for family and friends.
- Recycle Christmas cards from the previous year; use for gift tags or to make new cards.

Christmas Gift List

Name	Gift	Shop/Source	Homemade Alternative? Y/N	Budget	Cost	Running Total
			Total Budget:		Total Cost:	

Homemade Gift Ideas

Chocolate truffles

1 pack milk arrowroot biscuits
1/3 cup cocoa powder
1 tin condensed milk
1/2 cup desiccated coconut (plus a little extra for rolling the balls in)

Method

1. Crush the biscuits and place into a mixing bowl. Add cocoa and coconut, stir together then add condensed milk.
2. Take small amount of mixture and roll into a ball, roll through extra coconut.
3. Continue with the rest of the mixture, place the chocolate balls on a plate and chill for 30mins.
4. Place a few balls onto some cellophane and tie with ribbon.

Shortbread



250g butter
1 cup icing sugar
2 cups plain flour
1/2 cup corn flour
1 teaspoon vanilla essence

Topping
1 egg white,
2 tablespoons white sugar

Method

1. Line two baking trays with baking paper.
2. Using an electric mixer, cream butter, sugar and vanilla until pale.
3. Add flour and corn flour. Stir to combine.
4. Turn onto a floured surface. Knead gently until smooth.
5. Cut into shapes. Refrigerate for 15mins or until firm.
6. Preheat oven to 160 degrees.
7. Brush shortbread with egg white and sprinkle with sugar.
8. Bake for 30 minutes. Cool completely
9. Wrap shortbreads in cellophane and secure with ribbon or fill a jar with shortbread and secure with bow.

Mini Christmas Puddings

1 fruitcake
¼ cup orange juice
melted white chocolate or icing sugar mixed with water
red and green lolly decorations

Method

1. Crumble fruitcake. Add orange juice. Roll into small walnut sized balls.
2. Place balls onto line tray and drizzle with melted chocolate or icing.
3. Add chopped pieces of lollies to tops. Refrigerate until icing is set.

Strawberry Jam

1kg strawberries
hulled
4 cups caster sugar
4 tablespoons lemon
juice



Method

1. In a heavy based saucepan crush the strawberries with a potato masher.
2. Add sugar and lemon juice. Stir over low heat until the sugar is dissolved.
3. Increase heat to high and bring the mixture to a full rolling boil.
4. Boil, stirring often.
5. Transfer to hot sterile jars, leaving 1cm headspace and seal.

Chilli Oil

4 cups olive oil
8 teaspoon
dried chilli
flakes



Method

1. Add oil and chilli flakes to a heavy based small saucepan.
2. Cook over low heat for 5 minutes.
3. Remove from heat. Cool to room temperature, about 2 hours.
4. Transfer the oil and chilli flakes to a small bottle or jar.

Hot Chocolate Jar Art

Drinking chocolate powder
Paper
Marshmallows
Jars

Method

1. Go to www.wordle.net click create. Type in words that describe the person you are going to give this gift. Save this and print.
2. Wrap this image around the jar and secure with glue.
3. Fill jar half way with hot chocolate and top with marshmallows.

Teacup Candles



Teacups
Partially burned candles
New wicking

Method

1. Melt down old candles in a saucepan over heat
2. Cut a piece of wicking tie to skewer. Place skewer over teacup.
3. Pour in wax $\frac{3}{4}$ up teacup. Allow to set 1hour. Trim wick so that it sits 2 cm above wax.

Play dough

Gift in airtight containers with cookie cutter shapes.



- 1 cup flour
- 2 tbsp cream of tartar
- 1 cup water
- 2 tbsp vegetable oil
- 1/4 cup salt
- food coloring

Method

1. Mix all of your dry ingredients together in a mixing bowl. Add your wet ingredients and mix well.
2. Place a small sauce pan your pan on the stove top over medium heat. Pour the mixture into the pan and stir continuously until it starts to get chunky. Keep stirring until it forms a big dough ball.
3. When all the wetness is gone, remove the dough from the pan and leave it to cool. Once cool, knead it a bit until it is soft and smooth.
4. Store play dough in an airtight container at room temperature.

Chalkboard Piggy Bank



Un glazed piggy bank
Chalkboard paint
Chalk

Method

1. Place a piece of newspaper down to work on
2. Apply a coat of paint to the piggy bank
3. Leave for 24hours to dry

Chalkboard Pot Plants



Can also be used to paint pots for plants. Paint terracotta pots with chalkboard paint

Kids Felt Boards



Felt
permanent marker
scissors
tacky craft glue
embellishments

Method

1. Design and sketch background idea. Ideas include: under the sea, in the garden, home, cityscape, three little pigs etc.
2. Choose a large piece of felt to be the background piece of your board and glue on any stationary pieces.
3. Cut out a piece of cardboard to the same size as your background. Glue the background onto the cardboard.
4. Make the embellishments; this may include a house, a bird, trees cars, watering can, flowers etc.
5. Cover the back of the cardboard in felt. Create a pocket to store pieces in.

Marionette Puppet



Fishing Line
Stuffed Toy
6 Beads
3/8" piece of Dowel
5/8" piece of dowel

Method

1. Cut the 3/8" Dowel into two 10 inch long pieces.
2. Cut the 5/8" Dowel into one 12inch piece.
3. Use a 3/8" drill bit to drill two holes through the 5/8' dowel two inches from either end Twist the 3/8 pieces through the holes
4. Using a 1/4 bit drill a hole 3/4 of the way through 1/2 an inch down from the end of each dowel.
5. With a Stanley knife slice from the end of the dowel to the hole.
6. Sew fishing line into each of the limbs of the stuffed toy.
7. Tie the beads onto the ends of the line and tie onto each hole of the dowel.

Decorating for Christmas

You don't have to break the bank to get your house into the festive spirit. Be creative and unique make homemade decorations!

Our Budget tips:

- Don't spend a ton of money on the actual tree. Opt for an artificial tree instead of a real tree this way you can use it year after year. See page 17 for some unique non-traditional tree options.
- Make your own decorations. If you have children spend a family night making decorations.
- Shop the after Christmas sales and clearance racks. You can purchase decorations for between 50-75% off at the after Christmas sales. These decorations can be saved to use for the next year. When you are trying to save money, this is a great thing to do.
- Buy a little bit at a time. When you see something on sale throughout the year, snatch it up and add it to the Christmas pile. If you wait until Christmas time when all the stores have things full price, it can be pretty pricey to decorate your tree/house.
- Buy things that aren't necessarily "Christmas decor" to decorate your tree. Use garlands and ribbons to fill the sparse branches. These things can be found on sale throughout the year!
- Break all the rules: decorate your Christmas tree and table how YOU think looks good. Put things on it that YOU like. Don't worry about what is in style or what this year's colours are. Christmas trends come and go, so just buy things that you love- whether or not it is in style.
- Borrow from nature. Collect pinecones and festive branches and use these as table decorations. Place pinecones in a bowl for a festive table decoration, or tie strings around pinecones for a tree decoration.

Homemade Decoration Ideas

A Non-traditional Christmas Tree

Consider an artificial tree or one of our budget friendly unique & tree ideas.

Light Christmas Tree

Using a string of lights map out the shape of the Christmas tree on the wall. Fasten with adhesive mini hooks.

Book Christmas Tree

If you have dozens of books lying around, why not make a unique Christmas tree out of books.



Start with the heaviest books for the base and work your way up with layers.

Wrap some Christmas lights around it and your original tree is done.

Wrapping Paper Christmas Tree

Start with a large piece of cardboard if its white it can be left as is otherwise it may need a coat of paint. Cut pieces of wrapping roll and roll into tubes securing with tape. Fasten the rolls down onto the backing cardboard with glue. Make each roll progressively smaller working up towards a point. For the tree stand use some brown cardboard cut into a small rectangle and place under the tree.

Tree Decorations

Baubles on a ribbon

Baubles can be purchased inexpensively and threaded onto strings to create unique customizable decorations. Hang on a Christmas tree or drape on a wall.

Popcorn threaded on string

Pop some popcorn and thread onto a string using a needle



Pinecones

Collect pinecones, paint with gold paint or use a mixture of glue and glitter to decorate pinecones. Tie a piece of string around the end and hang on Christmas tree. Alternatively place pinecones in a basket or glass bowl for a simple table piece.

Christmas Tree Ornaments:

- Use Lego to make ornaments and then when Christmas is over disassemble.
- Use tooth picks/skewers to make ornaments out of lollies. Tie with string and hang on the tree.
- Cut out shapes in felt and sew back to back to back with a thick coloured stitch. Tie with string and hang on tree.

Decorating the Christmas Table

Wine bottle candles

Stick candles in clean, empty wine bottles for a dramatic display of holiday light. Add some silver wrapping paper and ribbon for a classic flare.



Paper angels



Using white paper plates. Trace the paper plate angel template (on page 19) onto the plates.

Cut out along the lines. Can embellish the edge of plate for a special finish.

With the angel facing you shape her skirt into a circle, slide the outside cut over the inside cut to make wings. Angels can be used for place settings.

Jars of candy



Purchase different types of glass jars/jugs/bowls and fill with Christmas coloured lollies and candy canes.

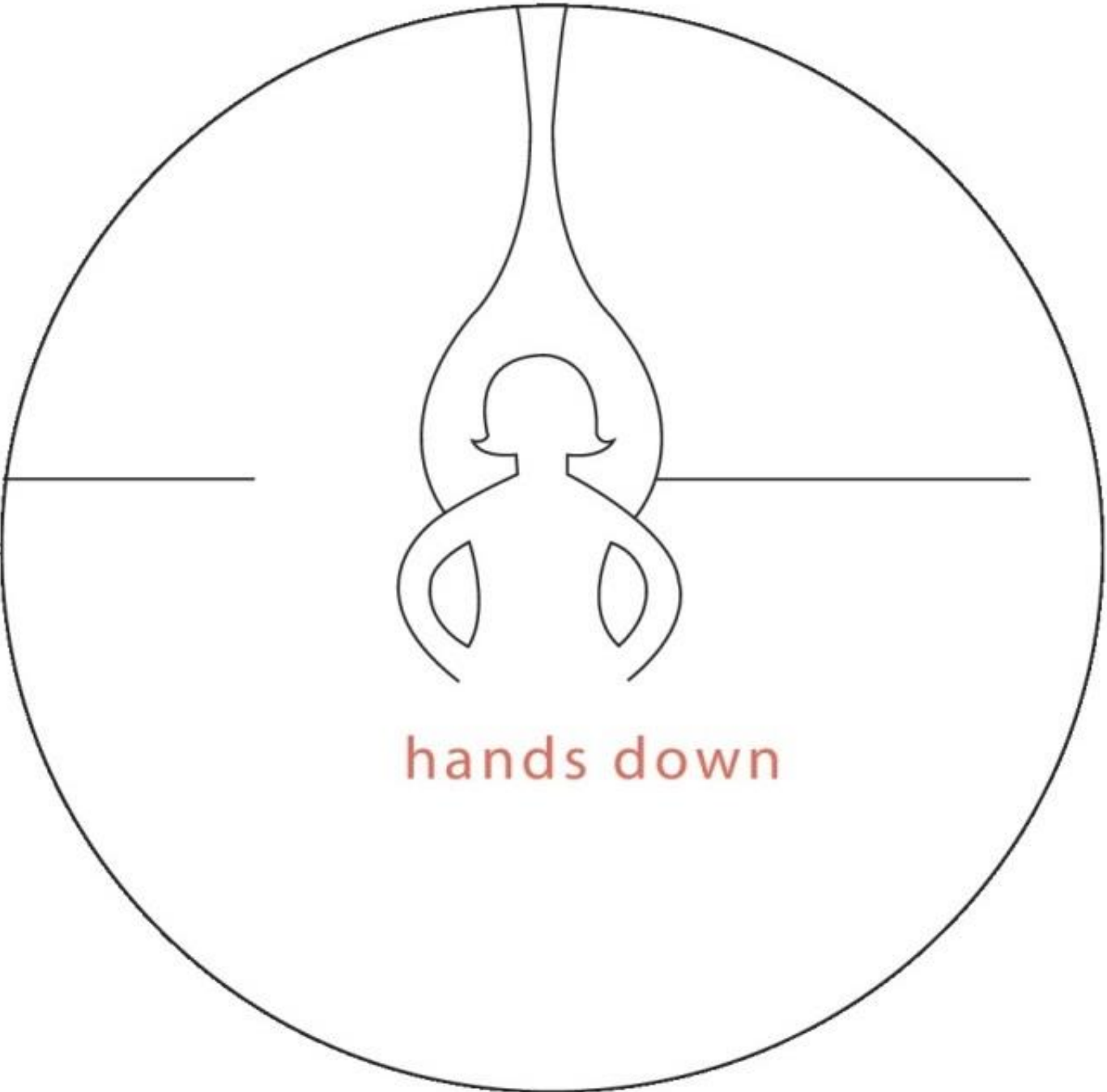
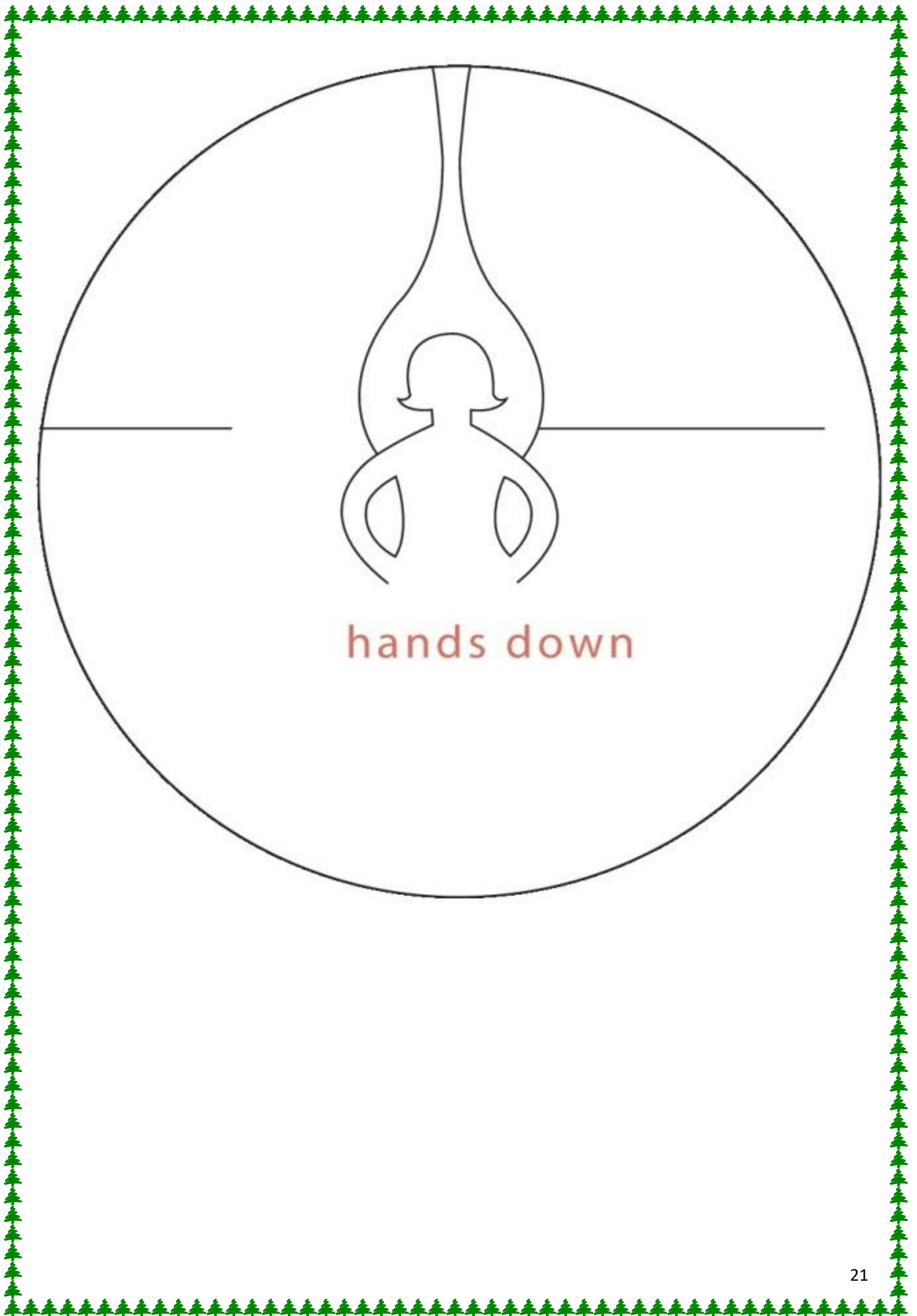
Napkin holders

Use empty toilet rolls, bows, and silver paint to make decorative napkin holders. Cut one toilet roll into thirds. Paint each ring with paint and attach bow.

Christmas paper placemats

Laminate pieces of Christmas paper to make festive placemats.

Merry 
Christmas 



hands down



To:

From:



To:

From:

To:



From:

To:



From:

To:



From:

To:



From:

To:



From:

To:



From:



To:

From:



To:

From:



To:

From:



To:

From:

To:

From:



To:

From:

