

Christmas can be an expensive time of year, but there are ways to keep the costs down



**Guide to
Christmas**

Christmas Activities!

Christmas cards can be as easy or complicated as you like! Fold a piece of card in half and decorate the front. You could use photos, finger painting, glitter, pictures from magazines or old Christmas cards. Get creative!

Snowflakes

Start with a square of white paper. Fold it diagonally to make a triangle. Fold in half to make a smaller triangle. Fold in half again. Cut shapes into the two folded edges. Open it back out to see your snowflake! Blotack them to the window or make a chain of them!

Wrapping paper

You can decorate brown paper with potato prints, drawings or add lyrics from your favourite Christmas songs. Make a matching gift tag for that final touch!

Christmas songs

Teach your little one some Christmas songs, there's lots of videos on YouTube or try and remember some of your old favourites.



Pom poms are really versatile! You can use them as decorations, tie them to presents, make them into snowmen...

For quick and easy small pom poms, wrap wool tightly round the pronged end of the fork. When it's big enough, use a small piece of wool to tie a knot vertically around the wool (so one end will be threaded between the prongs of the fork). Slide off the fork and cut the loops in half.

For bigger pom poms, cut out a circle from card and cut a smaller circle within in (so it looks like a cardboard donut!). Thread wool around this going through the hole, over the card then back through the hole from the otherside. Once it's big enough, cut round the edges of the cardboard (through the little loops) and tie a piece of wool round the strands of wool, close to the card. Remove the card.

To make a snowman, make two white pom poms, one smaller than the other. Glue the smaller one on top of the bigger one and stick on eyes, a scarf and some buttons. Use pipe cleaners for arms!

To make robins, use the bigger pom pom guide. Thread brown wool around the cardboard donut, but make sure you do a patch of red wool. When you've finished the pom pom, add some eyes and a beak.



Books from the library

Libraries are an excellent place for free resources! Borrow Christmas classics like *Twas the Night before Christmas*, *The Little Match Girl* and *How The Grinch Stole Christmas*.



Gingerbread house

If you've got older children, set them the challenge of making a gingerbread house! There are lots of instructions online or in recipe books in the library.

Peppermint creams

Add peppermint essence to ready-made icing, roll out and make into Christmas shapes, leave to harden and you've got really easy peppermint creams!

Have a day out!

With a York Card, you can get free or reduced admission into many York attractions. Contact or visit your local library for more information or to get your York Card. York Cards are £3 or free to under 18s.

Paperchains

You can buy pre-gummed paperchains which are ready to make or cut paper into strips and use sellotape or a stapler to make them into chains. You could also get your little one to colour the paper first!

There's lots of things going on, some are free, check out our events page for more information! www.yor-ok.org.uk/events

Christmas Advice

Children, family, friends or work might place lots of demands on you over Christmas. Remember, you can't please everyone all of the time. There may be times when you need to decide what is best for you and your children, and not be afraid to stick to it.

Try not to put yourself under pressure

Don't be afraid to talk to friends and family about how you feel and ask for help if you need it – they may not know unless you tell them!

With young children and babies, try to keep roughly to your usual routine. Explain to relatives the best time to visit to fit with nap times and meals. This way, you avoid unexpected visits and reduce the chance of having grumpy children.



As a parent, it's easy to concentrate on your child's needs and forget your own. If your child is with relatives or friends, why not take the opportunity to relax, even just for a few hours? Perhaps arrange with friends who are also parents to help each other out with childcare, so you all get some time to yourselves.

Top tips for managing your money

Plans some cheap activities; a family movie day (use the tv guide to plan things that are already on to reduce the cost), craft activities, baking and visiting the library.



Make a realistic list of all your expenses and how much you can afford– is there anything you can cut down on or remove from your list? Planning ahead may help you feel in control and reduce stress.

Decide your budget and stick to it!

A free online budget planner is available at www.moneyadvice.org.uk

York CAB can help you with money management and debt advice: www.yorkcab.org.uk

Go vintage! Wrapping doesn't need to be expensive. Use brown parcel paper to wrap presents, and tie with some ribbon or string. You can get parcel paper from most pound shops and it's often a lot stronger than wrapping paper.

Christmas dinner can turn into an expensive meal, so it's worth thinking through what your family will actually eat, and what you actually like, so you don't buy too much.



Most people are feeling the pinch so don't put pressure on yourself to spend what you can't afford.

Try to avoid using credit or borrowing money to pay for things. Pay day lenders might seem like a good option, but you pay back much more than you borrow, so try to steer clear of them if you can.

Don't be tempted to sign up for store cards if you are out shopping for gifts, as they can charge even higher rates of interest than credit cards.



York foodbank can help if you're in need of food. Care professionals such as doctors, health visitors, social workers, CAB and police identify people in crisis and issue them with a foodbank voucher. Then take your voucher to a foodbank centre where it can be redeemed for three days emergency food.

You shouldn't feel like you have to buy presents for everyone you know, so perhaps consider not giving gifts – particularly if you can agree in advance with friends and family that presents aren't necessary. Spending time together is often more valuable to those closest to us anyway.

If you can't afford to buy something on your child's wish list, talk to them about it. Give proper reasons so they understand your explanation. *"Because I say so"* is unlikely to satisfy them. Explain why a gift is not suitable or too expensive. With older children an item may mean more to them because it fits in with their friends or image. Consider making a deal where you contribute to the cost of a present, with your child taking responsibility for saving the rest. For example, from a part-time job or other relatives who may be willing to contribute.

Useful contacts

Citizen's Advice Bureau

Telephone: **0844 4111 444**

Email: admin@yorkcab.org.uk

Website: www.yorkcab.org.uk

You can drop in to speak to Citizen's Advice Bureau at West Offices, 9.30am-12pm on Monday, Tuesday and Thursday.



South Yorkshire Credit Union

Telephone: **03030 300010**

You can drop in to speak to South Yorkshire Credit Union at West Offices, Monday – Thursday.

Family Lives

Telephone: **0808 800 2222**

Website: www.familylives.org.uk

Contact York Family Information Service

Telephone: **01904 554444**

Text 'info' to: **07624 802244**

Email: fis@york.gov.uk

Find us online

Website: www.yor-ok.org.uk

Twitter: [@YorkFIS](https://twitter.com/YorkFIS)

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