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## 9 tips to enjoy yourself and budget well this Christmas

As we try to make Christmas as much fun as possible for our loved ones, we can sometimes spend a bit too much. We share expert tips for budgeting and self-care this Christmas, to help households enjoy the festive season during the cost of living crisis.

While some households are more affected than others, many are feeling the pinch of the [cost of living crisis](#) this year. In fact, one half of Britons are planning to spend less on Christmas 2023, according to a government survey<sup>1</sup>.

So how do we do this? When we think of Christmas, we often picture lavish gifts, endless food and happy family celebrations. This isn't realistic for everyone, but counsellor [Gemma Campbell](#) offers some handy budgeting and self-care tips to help make this Christmas as joyful and stress-free as possible.

### Tips to ease financial pressures this Christmas

#### 1. Start Christmas shopping early

"Preparing for Christmas in advance can help you split those financial costs across a longer period of time. This means you won't have such high costs close to Christmas and the early prep might help decrease those stress levels too, instead of leaving things until the last minute," says Campbell.

#### 2. Budget

Budgeting can be difficult at the best of times, but especially around Christmas and even more so if you have children you just want to get things for. However, setting a realistic budget that suits you and your family and sticking to it can really ease your anxieties about not having enough money. Being honest about what you can spare might prevent overspending too.

"When it comes to presents, secret Santas – where you buy one gift for a chosen individual instead of giving gifts to everyone – are great with extended family. You could also suggest doing them with friends or colleagues, as this can feel more manageable if you have multiple groups to consider," says Campbell.

### **3. Share the load**

Christmas isn't solely on your shoulders. The festive season is [a time of togetherness](#), so don't feel ashamed to delegate. Your family won't mind helping out, and they would rather that than see you struggle.

"If you are hosting Christmas this year, think about what others could bring along to contribute. For example, if you are cooking Christmas dinner, perhaps suggesting someone bring a starter, someone else bring dessert, and another bring drinks. That way you [relieve some pressure](#), both in terms of taking on all the responsibility and it being easier on your pocket too."

### **4. Get creative**

Lavish portrayals of Christmas in films can make you feel a need to spend a fortune on Christmas gifts. However, you don't need to have a living room drowning in wrapping paper on Christmas morning. You can create personalised presents without spending a lot of money – you might not need to spend anything at all if you use things you already have around the house.

If you have a skill like drawing, writing, photography, cooking, or making anything at all, get creative and make a really thoughtful, unique gift that only you could give. It's likely your loved one will be touched by such a personal gesture and it'll make them smile knowing they own something that doesn't exist in the shops. You can even make your own cards.

## **How to practise self-care and stress management**

### **1. Be in the moment**

When your mind is filled with money worries, it can be useful to practise being in the here and now. Some simple grounding exercises, such as [focusing on your breathing](#) and noticing your senses – what you can see, hear, feel, smell and taste – can help you feel more in control and less overwhelmed.

## 2. Practise some simple self-care

While a bubble bath shouldn't be a substitute for genuine medical support if you are really struggling, sometimes the little things can make you feel better.

Campbell has this advice: "when you're feeling stressed, you might forget to take care of yourself. Making sure you are eating and drinking enough, and doing small things to take care of your physical and emotional needs, might help you calm down when stressed. Taking a shower, sitting down with a good book, going for a walk or even just spending time with a friend could be useful."

## 3. Move your body

The counsellor also recommends [physical activity to de-stress](#). While it's important you don't push yourself, and you rest if you're on the edge of burnout, some [gentle exercise](#) is a great way to release unhelpful feelings and increase feelgood hormones. It can be a home workout, following a fitness video online, doing some yoga, going for a stroll, [stretching](#) or playing a sport you love.

"Getting your [body moving](#) is great for both your physical and your mental wellbeing," says Campbell.

## 4. Reach out to people around you

Whether it's a family member, friend, colleague or someone else you trust, reaching out to someone about how you feel can help you express your emotions and get some advice from those who know you best.

## 5. Get a good night's sleep

"Financial stress can really affect your sleep," says Campbell, "so make sure you have a calming [bedtime routine](#) and ensure you are getting enough sleep. There are lots of [great apps](#) with sleep meditations you could try out if this appeals to you, since you might struggle to unwind and switch your brain off."

# Where to seek professional support

If your stress levels are affecting other aspects of your life, such as your sleep, mood, appetite and relationships, you should talk to a professional. They will be impartial and non-judgemental of your financial situation. You can share your feelings with them and learn effective coping strategies.

You can talk to your GP first, who can signpost you to local services or offer medication if needed, or seek a counsellor directly – although this option won't be included on the NHS.

Alternatively, there are other organisations who offer emotional support for free:

- [Samaritans](#): to talk about anything that is upsetting you. You can call their helpline on 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org).
- [Qwell](#): a free, confidential, digital mental health platform available in lots of UK areas.
- National Suicide Prevention Helpline UK: this service offers a supportive listening service to anyone with thoughts of suicide. You can call them on 0800 689 5652, a helpline that is open 24/7.
- For help managing your finances, the [National Debtline](#) is a government service that offers free, confidential and independent advice on financial issues.

## Further reading

1. [YouGov: Half of Britons say they will spend less on Christmas 2023 due to cost of living.](#)

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