



Swansea
University
Prifysgol
Abertawe

Student Life
Bywyd Myfyrwyr

MONEY ADVICE @ CHRISTMAS

Your '12 Tips of Christmas' for smarter
festive spending



PLAN

1

Set a Christmas budget

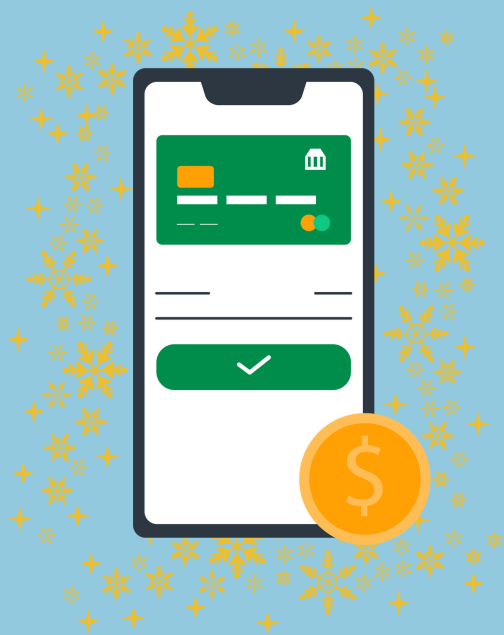
Decide what you can comfortably spend this season, - future you will be grateful.



2

Track your spending

A quick check-in with your bank app now and then helps keep things on track.



3

Plan travel early

Travel gets busy and pricey in December - booking ahead can save a lot.



PRIORITISE



4

Focus on what matters
most

Put your time and money toward the people and traditions that genuinely feel meaningful.

Don't overschedule
yourself

5

It's okay to say no - both your time and your budget have limits.



6

Keep a small buffer

A little extra aside helps with surprise expenses that pop up in December.

SAVE SMART

7

Be mindful with festive offers

Not every Christmas deal is a real saving - sticking to your plan helps avoid impulse spending.

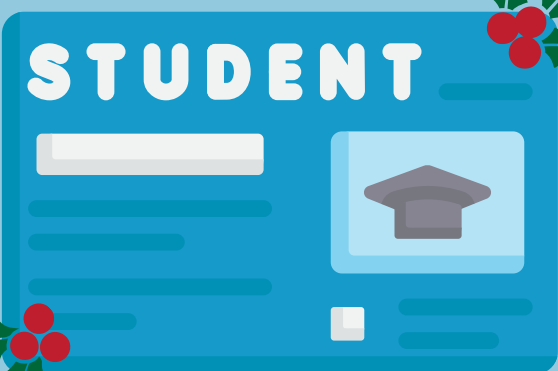


STUDENT

8

Use your student discounts

Seasonal student offers can make a real difference for gifts, food or travel.



9

Stick to what you planned to buy

A rough list helps keep you focused and stops small purchases from adding up.



SHARE



10

Share costs where you can

Cooking together, splitting decorations or sharing supplies keeps things festive without added pressure.

11

Try Secret Santa or low-cost gifting

Thoughtful, simple gifts keep Christmas fun and affordable for everyone.



12

Make celebrations cosy, not costly

A film night, hot chocolate, or cooking together can be just as special as expensive outings.



ENJOY

Christmas doesn't have to be expensive to feel special.

Small, thoughtful choices can make the season calmer, cosier and much more enjoyable.

Taking things at your own pace, keeping plans simple, and focusing on what matters most can really benefit your wallet and your wellbeing.



for support, visit:

<https://www.swansea.ac.uk/money-advice/>



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