

Check out these great Christmas gift ideas that won't break the bank.

cool pressies

(for not much cash)

free gifts

Yep, that's right. With a little imagination, you can give cool gifts that don't cost a thing.

FOR YOUR FAMILY: Raid the family album and make a collage of family pics that'll make your mum and dad's hearts melt. Make it look special by building a frame using thick cardboard or wooden off-cuts from your dad's garage. Not handy with a hammer? Draw up or use your computer to create a book of vouchers for things like breakfast in bed, washing the car or doing the dishes. If you're creative, try painting or drawing a family portrait, or taking some photos of you and your brothers and sisters and giving them to your parents in an unused family album. Write your sister a poem telling her what a great sis she is and make your brother a "Private! Keep Out!" sign for his door.

FOR YOUR BOYFRIEND: A similar book of vouchers could come in handy here, with things like "Shoulder Massage" and "Shopping Free Day". Make a scrapbook of things like ticket stubs from movies you've seen, menus from your fave restaurants, lyrics from your fave songs and pics of the two of you. Cute!
FOR YOUR BEST FRIEND: The scrapbook idea would also work for a friend, with bits and pieces that remind you of your friendship. Write her a poem telling her what a great friend she is or decorate an old frame and put your fave pic of the two of you in it.

\$10 or under

Combined with some creativity, a little cash can go a long way.

FOR YOUR FAMILY: How about some personalised Christmas decorations for them to hang on the tree? Most shopping centres sell Christmas tree globes that they'll

decorate with any name you want for about \$10 each. Or make them yourself by buying a pack of globes and some glitter pens. Write each family member's name on a globe and decorate them with little outlines of holly and Christmas trees.

FOR YOUR BOYFRIEND: Make him a CD of all his fave songs. Buy a blank CD and use songs from your albums to make him a personalised collection of tunes.

FOR YOUR BEST FRIEND: String together a necklace, bracelet or make a pair of earrings. Get everything you need from a haberdashery store like Spotlight or Lincraft; look for beads, wire or thread, charms and feathers, as well as some earring hooks and clasps for bracelets or necklaces.

\$20 or under

A bit more cash gives you a lot more options. Go on – you know they're worth it!

FOR YOUR FAMILY: Visit a second-hand bookstore and pick out some classics on the cheap. Or make a hamper for your parents with different foods that they like – just buy a basket from a discount store and get everything you need from the supermarket. Stick to things that don't need to be refrigerated and that have a use-by date that's way after Christmas Day.

FOR YOUR BOYFRIEND: Buy two tickets to your local cinema (it's sneaky, but then you get the present, too!).

FOR YOUR BEST FRIEND: Head to a discount make-up store like Priceline for lip gloss, blush and foundation at bargain prices. Or treat her to lunch at your fave café.

By Christine Knight – who'll be making Mars bar slice for the relties this Chrissy.

what do I do with all my Christmas cash?

A tenner tucked in the Chrissie card from Great Aunt Joyce, \$20 from Nan – it all adds up. Make the most of your Christmas windfall by putting it into a savings account, such as The Commonwealth Bank's Youthsaver account. The big plus with an account like this is that if you make at least one deposit and no withdrawals in a calendar month you'll earn bonus interest. So try not to touch your money! When it's time for a shopping spree, make sure you use your every-day account – not your savings account. The Commonwealth Bank offers a Streamline account, which is specially-designed to give you access to your money for day-to-day use. Both these accounts are free of monthly account and withdrawal fees while you're under 18 or a full-time student, which is another bonus! To find out more, visit commbank.com.au/pi

Cheap gifts for everyone

Here's the best idea ever for a cheap gift – get cooking. Follow this recipe, wrap each one up in cellophane and you've got an instant present!

Gingerbread Men (girls, trees, etc...)

You'll need...

- 125g butter
- ½ cup firmly-packed brown sugar
- 1 egg yolk
- 2 ½ cups plain flour
- 1 teaspoon bicarbonate of soda
- 3 teaspoons ground ginger
- ½ cup golden syrup
- Icing:
 - 1 ½ cups pure icing sugar, sifted
 - 1 egg white

How to...

Preheat oven to 180°C. Beat the butter and sugar together until light and creamy. Add the egg and beat until combined. Sift dry ingredients and stir into butter mixture with the golden syrup. Mix until it forms a light dough, then knead gently on a lightly-floured surface until smooth. Roll out between two sheets of baking paper until around three millimetres thick. Cut gingerbread men from the dough and place on baking paper-lined biscuit trays and bake for 10 minutes or until lightly golden. Cool on trays. Combine the icing sugar with the egg white gradually until it's a smooth mixture. Spoon into a piping bag or freezer bag with the corner snipped and decorate away!

Makes: heaps.



Top Tip: Instead of spending up big on Christmas cards, send a free e-mail card from websites like www.hallmark.com