



GCVA

Press release – FINAL

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A quarter of Britons now prepay Christmas as new research reveals changing festive spending habits

A new survey of 2,000 adults shows that, for many families, Christmas is no longer a December rush.

Instead, a growing number of people are quietly spreading the cost throughout the year, building small savings pots and planning their shopping long before the festive season begins.

The research, from the [Gift Card and Voucher Association \(GCVA\)](#), reveals that a quarter (24%) of Britons now spread their spending early, including by setting aside money using gift cards through the year.

The findings point to a clear shift in how people manage their festive budgets, with many choosing to smooth costs over several months rather than face one big hit.

The study also highlights everyday tactics that together reveal a far more organised and imaginative approach to Christmas spending than in previous years.

When asked which money saving tricks they find most useful this Christmas, the public chose a mix of classic and emerging habits.

The UK's top five Christmas money-saving tactics:

1. Make a gift list to avoid impulse buys - 37%
2. Set a clear budget for each person - 33%
3. Shop at outlet or discount retailers for branded gifts - 28%



4. Spread the cost early, including putting money aside using gift cards - 24%
5. Use cashback websites and apps - 24%

Planning remains a major theme, with lists and firm budgets take the top two places, suggesting that people are keeping a closer eye on spending and avoiding last-minute panic buying.

The rise in early shopping is also matched by a growing appetite for digital tools. More than one in five (22%) now stack loyalty points, vouchers, and gift cards to get better value, while 21% use price-tracking tools to check whether seasonal discounts are genuine.

Alongside these broader trends, the research uncovers several surprising habits that are quietly reshaping how people prepare for Christmas.

One in five (21%) Britons now ask friends and family where they like to shop and then give them a gift card to guarantee the present will be used. Almost the same number (19%) create thoughtful low-cost stocking fillers by pairing a small treat with a gift card.

Experience-based gifts continue to gain momentum, with 18% saying digital experience vouchers feel more meaningful than traditional items.

Households are also uncovering unexpected savings, with 16% of adults finding forgotten gift cards in drawers or digital wallets and adding them straight into their Christmas budget.

The same number (16%) use grocery gift cards to plan the Christmas dinner and manage food costs, and another 16% use price match guarantees to claim back the difference if they spot a cheaper price elsewhere.



Digital gifting habits continue to evolve, with 12% now preferring e-gift cards or digital subscriptions because they save on wrapping and postage, and 11% use discounted gift cards from trusted resellers or during major sales moments to lock in extra value.

Hannah Shimko, Managing Director of the GCVA, said:

“Christmas looks very different for many households, and this research shows just how much planning takes place long before December. A quarter of the country is now spreading the cost of Christmas through the year, which suggests a real shift in how people want to manage their festive spending. Gift cards sit naturally within that, offering a simple way to put aside small amounts and make sure every pound goes towards something wanted.”

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Notes to Editors

About the GCVA

The Gift Card & Voucher Association (www.gcva.co.uk) is the trade body representing the key players in the UK’s £7 billion gift card and stored value solutions market. With more than 90 members spanning leading retailers, issuers and suppliers, the GCVA provides a central information and reference point for the sector.

The GCVA’s mission is to raise the profile and use of gift cards and vouchers across the UK – promoting the industry to consumers, businesses, government and stakeholders. The association provides a platform for collaboration, sharing innovation and best practice, and runs a programme of events, research projects and updates throughout the year, including its flagship annual Conference.