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The consumer debt is steadily rising and people are finding it difficult to pay off their debt. When you are struggling to pay off your debts you must be wondering how you can afford giving gifts to your loved ones in this Christmas. Do not worry because if you read through the entire article then you can get some innovative ideas to prepare gifts for your loved ones.

Here are a few tips to give frugal Christmas gift this year:

1. Home made truffles: You can save considerable amount of money when you are making chocolates and cookies at home. When you buy the ingredients ensure that you avail the discount offers and use your coupons. You can prepare truffles and use them as gifts for your children's friends. You can decorate the truffles by covering them with nuts. Buy small white box and cover them with wrapping paper and ribbons.
2. Cookie kit: You can prepare a small cookie kit as gift for your friends and family. You need a small mason jar put the dry cookie ingredients in the jar. You can write the recipe on the jar and use a glue to stick on the outer cover of the jar and tie a few country style ribbons. After putting the dry ingredient in the mason then you can screw the lid. Make sure that you write the recipe on the note card and tie it to the jar with a ribbon.
3. Recipe Booklet: You can collect recipe from your grandmother and prepare a recipe booklet. You can get a scrap book where you can incorporate all the recipes that you get from her.
4. Tea cup/ glass candles: You can make tea cups and glass candles and use it as Christmas gifts. Get craft-store wicks, wax or old candles but the wax needs to be melted down, old teacups or glass along with some fragrance. You can get single piece cups or glasses at thrift stores for less than a dollar. Your primary task will be to melt wax in double boilers then add fragrance. Now you can support the wick standing in the tea cup as you fill the cup with wax. Once the wax cools then you can add another layer of wax of similar color or a different shade. You need to work carefully otherwise the hot wax can cause the cups to shatter.
5. Another frugal gift that you can make is a spice sampler. You can buy bulk spices from the departmental stores by using coupons. This gift is appreciated by ones who love to cook. Look for exotic spices that go into tempting recipes. You can also prepare a custom spice blend for a meat rub, marinade mix, salad dressing kit, dip, or seasoning. Your gift will be considered to be innovation and it won't pinch your pocket.

These are the five effective tips for frugal Christmas gift that you can try to give to your loved one. These handmade gifts will be appreciated this Christmas and you can avoid draining your hard earned money. The money you save on your Christmas gift can be used towards paying off the bills.

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