



Money Matters this festive season



Beyond the sparkle: the hidden side of the festive season

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The festive period is often painted as magical, with family gatherings, gift giving, laughter, and light. For many that picture rings true, but for some, December brings something very different.

Stress of spending, the pressure to perform, or the weight of feeling alone when everyone else appears together can make this a difficult time.

Financial worries are a big part of this story, but this stress rarely exists in isolation. It seeps into mental health, relationships, and even physical wellbeing. Then add in the long, dark days of winter, and it's no surprise that for some, the festive season feels more overwhelming than uplifting.

For people already carrying pressures, be it debt, loneliness, or family tensions, the festive season can intensify what's hardest, rather than ease it.

That's the side of the season that rarely makes the adverts, and it's where employers have a real opportunity to make a difference.

The support you offer doesn't have to be huge or complicated, it just needs to be real, accessible, and free from judgement. Whether it's helping someone manage their budget, easing the cost of a must-have purchase, or making sure they don't feel invisible at work, the right gestures can be the difference between simply getting through December and genuinely feeling valued.

Nat Jutla, Head of Financial Wellbeing and Workplace Strategy at Perkbox



Festive challenges people face

63% feel stressed by holiday expenses

6 in 10 say financial anxiety causes
both personal and work issues

£713 households spend on average
more than December

3 in 4 families relied on credit cards or
buy-now-pay-later in 2024

60% say their financial situation is
harming their health

At a glance

Budgeting advice that makes a difference

Provide your teams with access to financial education they can trust, making it easier for your teams to speak up, take action, and build better financial futures.

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Spreading the cost of the festive period

Giving your people more choice in how they spend really matters. Salary sacrifice schemes, like Perkbox's Home and Electronics benefit, can make a massive impact.

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Festive savings, stacked

With living costs still steep, salaries aren't stretching as far. Employee discount schemes can help your people save on everyday essentials and festive extras.

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Getting festive rewards right

People want to feel seen, and they want to know their effort counts. Perkbox Reward points give you an easy way to show it.

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Prioritise wellbeing when it matters most

The right support in the right moment can make a difference that lasts well beyond the festive season.

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Budgeting advice that makes a difference

When Andy Williams sang “it’s the most wonderful time of the year,” he probably wasn’t juggling a dwindling savings account and three Secret Santas.

Now, don’t get us wrong – the festive season can be magical. But it also ramps things up like no other time of year: more to buy, more pressure to impress, and a never-ending feed of reminders that you should probably be doing more...

Help your people feel more in control by giving them access to financial education they can trust. Things like webinars, practical guides, and smart signposting.

This kind of support matters all year round, but during the festive season it’s a bit of a lifeline. Just be sure to go for practical over preachy with

templates, goal-setting tools, and saving workshops – they can make a big difference without feeling like a maths lesson.

Plus, giving people clear, useful advice helps break down the awkward silence around money. Nearly **70%** of people still feel uncomfortable talking about finances – even though it’s a major source of stress. Offering real, judgement-free support makes it easier for your teams to speak up, take action, and build better financial futures.

80% would love extra financial support from work



Spreading the cost of the festive season

Three in four UK families relied on credit cards or buy now, pay later to get through the festive season in 2024 – and plenty were still paying it off by Easter. That's why giving your people more choice in how they spend really counts.

Salary sacrifice schemes, like Perkbox's Home and Electronics benefit, can make a big difference. It gives employees access to thousands of products – from toys and tech to kitchenware and beauty items – with the option to spread the cost through simple salary deductions. There's no interest and no credit checks. Just manageable payments over time.

And with 64% of people who used retail credit over the festive season struggling to repay it, options like Home and Electronics offer a smarter, more sustainable alternative to high-interest borrowing.

See how an NHS Trust saved over **£750k** with Home and Electronics.

[Click here ▶](#)

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“I ordered Christmas presents, and everything was delivered extremely quickly. Needed to return one as I found out my son-in-law already has what I'd ordered, and they arranged the return and new item with no fuss.”

“I've used [Home and Electronics] multiple times and always had a good experience... Very helpful for Christmas or if you need an emergency appliance and don't have the option to replace it immediately.”

“I love the way you can spread the cost. It really makes a difference, especially around Christmas. Thank you!”

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Festive savings, stacked

With the cost of living still biting, salaries aren't stretching as far – and December doesn't make that any easier. Employee discount schemes can help your people save on everyday essentials and festive extras alike. And when it comes to budgeting, small wins stack up fast.

From supermarket shops to high street brands, Perkbox offers digital discounts your teams will find valuable. With the average cost of the festive season expected to top **£760** this year, that kind of support can go a long way – not just in December, but well into the new year too.

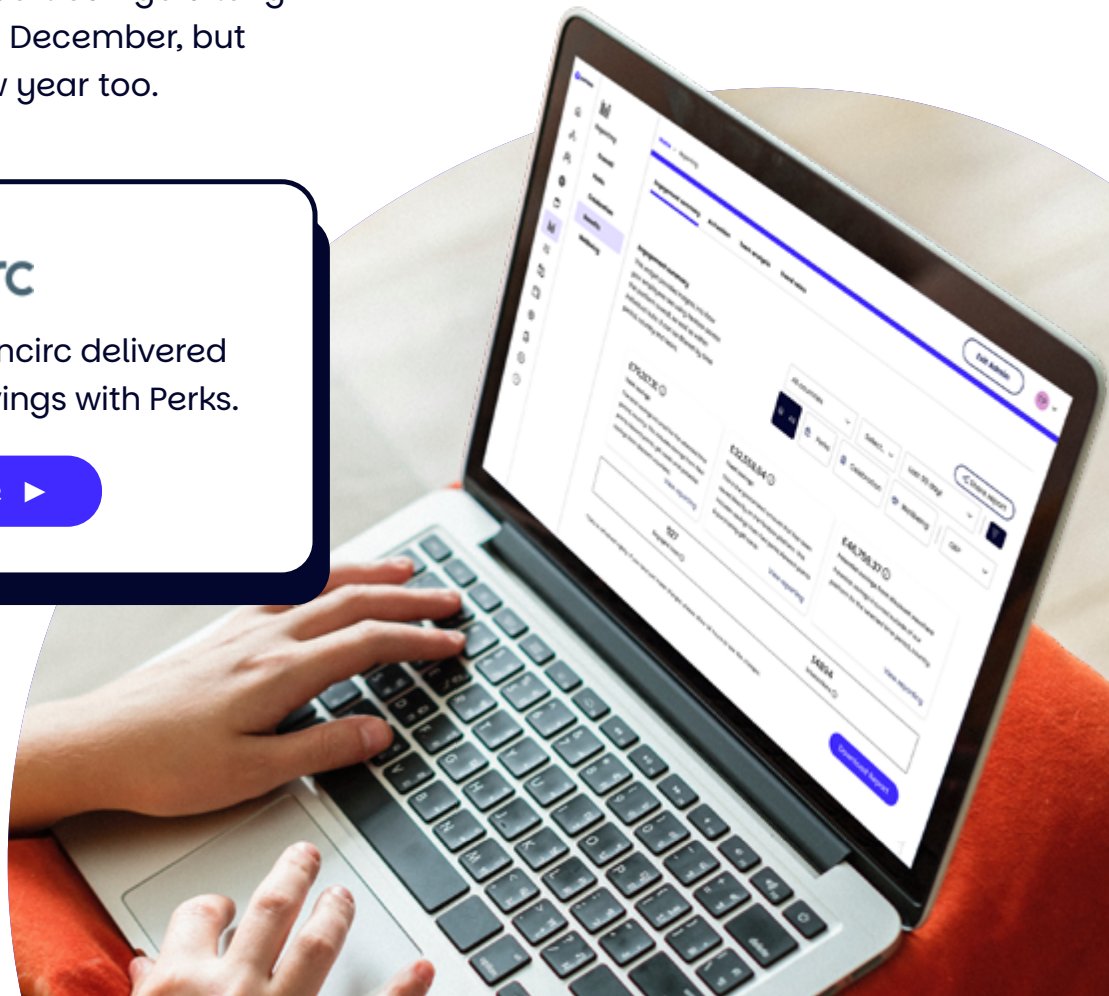
If you're already offering discounts, that's great. Just make sure the value's clear. 4% off a weekly food shop might not sound like much – until you show how it adds up to a free shop by Christmas.

And don't forget about stacking. With Perkbox, employees can often layer their discounts on top of seasonal offers for even bigger savings. We call that a **Savvy Saver move**.



Learn how Encirc delivered **£176k** in savings with Perks.

[Click here ▶](#)



Real-life saving



Meet Priya.

Stacking in action

She's buying her husband a Marvel-themed LEGO set in the **Black Friday sales** – the Avengers Tower, originally priced at **£429.99**.

Thanks to the **40% sale**, she bags it for **£257.99**.

But she doesn't stop there.

By using **Perkbox**, she saves an extra **8%** – bringing the final price down to just **£237.35**. That's a total saving of over **£192**.

Or she could swap the discount for **207 Flexi points** and use them on another perk.

Total saving:

Without Perkbox: **£172**

With Perkbox: **£192.64**



Meet Jack.

Hosting in style

He's hosting friends and family this Christmas and wants to upgrade his sofa ahead of the festive chaos.

He spots the perfect one at **Habitat**, originally priced at **£1,800**. Thanks to their **20% Black Friday deal**, the price drops to **£1,440**.

But by using **Perkbox**, he saves an extra **6%** – bringing the total down to **£1,353.60**.

That's nearly **£450** saved – or enough to sort drinks, snacks, and a last-minute panic-buy duvet for the relative who “forgot to book a hotel.”

Total saving:

Without Perkbox: **£360**

With Perkbox: **£446.40**



Getting festive rewards right

If you can offer a festive bonus or one-off payment, trust us – it won't go unnoticed. It's a clear signal of appreciation, and for some, a much-needed financial boost at a tough time of year.

But we get it – that's not always on the cards. The good news is, there are plenty of other meaningful ways to show their effort counts.

With Perkbox, you can give people points to spend on something they'll get real use out of – whether it's a special treat or something practical.

And when recognition comes from someone they work with every day, it carries more weight. Giving managers their own reward pot means they can say thank you in the moment, tie it to a value someone's lived by, and include a message with a bit of thought behind it.

Thanks for all your hard work this year! Bring on 2026

+ 🏆 100



80% of rewards get used



8,000+ rewards to choose from



Prioritise wellbeing when it matters most

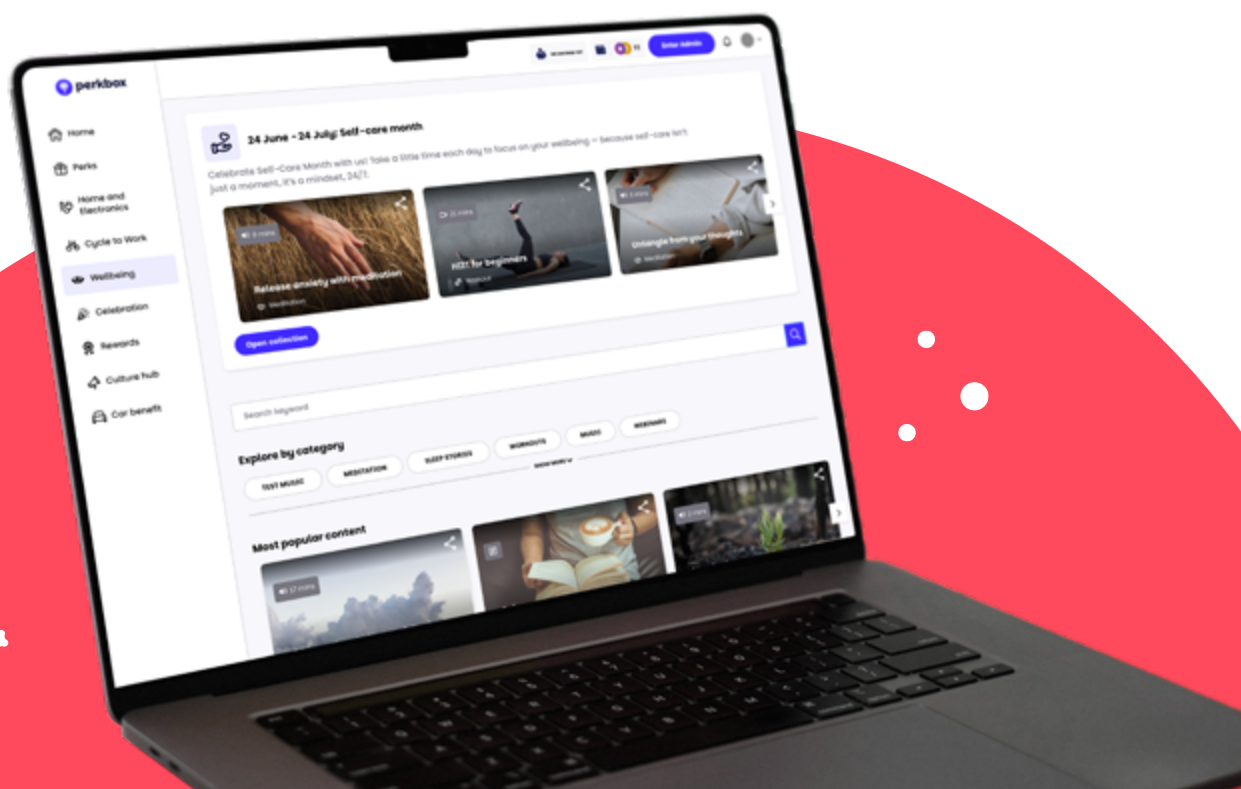
The festive season isn't all tinsel and good tidings. For a lot of people, it means money worries and family tensions while trying to keep up appearances. Even for the biggest festive fans, it's a lot.

That's why the kind of support you offer – and how easy it is to access – matters more than usual right now. Especially when 60% of UK employees say their financial situation is harming their wellbeing.

Perkbox gives your team access to tools that support their mental, physical, and financial health – all in one place.

There's also the kind of support people turn to when things get tough – like an EAP (with services like 24/7 helplines, counselling, and financial guidance that provide a safety net when people need it most), and access to an Online GP, so they can see a doctor without waiting weeks for an appointment.

You don't need to offer everything. But the right support in the right moment can make a difference that lasts well beyond the festive season.





**Give your team
the gift of
financial support
this festive season.
To find out how,
book a demo
today.**

Book a demo today