## Plot summary

A Christmas Carol is a Victorian morality tale of an old and bitter miser, Ebenezer Scrooge, who undergoes a profound experience of redemption over the course of one evening. Mr Scrooge is a financier/money-changer who has devoted his life to the accumulation of wealth. He holds anything other than money in contempt, including friendship, love and the Christmas season.

Dickens divides his literary work into five "staves" instead of chapters. The story begins by establishing that Jacob Marley, Scrooge's business partner in the firm of Scrooge & Marley, was dead—the narrative begins seven years after his death to the very day, Christmas Eve. Scrooge and his clerk, Bob Cratchit, are at work in the counting-house, with Cratchit stationed in the poorly heated "tank", a victim of his employer's stinginess.

Two "portly gentlemen", collecting charitable donations for the poor, come in afterwards, but they too are rebuffed by Scrooge, who points out that the Poor Laws and workhouses are sufficient to care for the poor. When Scrooge is told that many would rather die than go there, he mercilessly responds, "If they would rather die ... they had better do it, and decrease the surplus population." At the end of the workday, Scrooge grudgingly allows Cratchit to take Christmas Day off, but to arrive to work all the earlier on the day after.

Scrooge leaves the counting-house and eventually returns to his home, an isolated townhouse formerly owned by his late business partner, Jacob Marley. In keeping with his miserly character, Scrooge lives in a small suite of largely unfurnished rooms within the house which he keeps dark and cold (the rest of the rooms in the building having been let as offices).

While he unlocks his door Scrooge is startled to see the ghostly face of Marley instead of the familiar appearance of his door knocker. This is just the beginning of Scrooge's harrowing night. A spectral hearse charging up the broad staircase in the dark, the sliding of bolts and slamming of doors elsewhere in the house, and the inexplicable ringing of the ancient and neglected bell pull system precedes a visit from Marley as Scrooge eats his gruel by the fireplace.

Marley has come to warn Scrooge that his miserliness and contempt for others will subject him to the same fate Marley himself suffers in death: condemned to walk the earth in penitence since he had not done it in life in concern for mankind. A prominent symbol of Marley's torture is a heavy chain wound around his form that has attached to it symbolic objects from Marley's life fashioned out of heavy metal: ledgers, money boxes, keys, and the like.

Marley explains that Scrooge's fate might be worse than his because Scrooge's chain was as long and as heavy as Marley's seven Christmases ago when Marley died, and Scrooge has been adding to his with his selfish life. Marley tells Scrooge that he has a chance to escape this fate through the visitation of three more spirits that will appear one by one. Scrooge is shaken but not entirely convinced that the foregoing was no hallucination, and goes to bed thinking that a good night's sleep will make him feel better.

Scrooge wakes in the night and the bells of the neighboring church strike twelve. The first spirit appears and introduces himself as the Ghost of Christmas Past. This spirit leads Scrooge on a journey into some of the happiest and saddest moments of Scrooge's past, events that would largely shape the current Scrooge. These include the mistreatment of Scrooge by his uncaring father (who did not allow his son to return home from boarding school, not even at Christmas), the loss of a great love sacrificed for his devotion to business, and the death of his mother, the only other person who ever showed love and compassion for him. Unable to stand these painful memories and his growing regret of them, Scrooge covers the spirit with the large candle snuffer it carries and he is returned to his room, where he falls asleep.

Scrooge wakes at the stroke of one. After more than fifteen minutes, he rises and finds the second spirit, the Ghost of Christmas Present, in an adjoining room. The spirit shows him the meagre Christmas celebrations of the Cratchit family, the sweet nature of their lame son, Tiny Tim, and a possible early death for the child; this prospect is the immediate catalyst for his change of heart. Scrooge slowly warms to the idea that he can reinvent himself. The bell strikes twelve. The Ghost of Christmas Present vanishes and the third spirit appears to Scrooge.

The Ghost of Christmas Yet to Come takes the form of a grim spectre, completely robed in black, who does not speak and whose body is entirely hidden except for one pointing hand. This spirit frightens Scrooge more than the others, and harrows him with visions of the Cratchit family bereft of Tiny Tim, of Scrooge's own lonely death and final torment, and the cold, avaricious reactions of the people around him after his passing. Without explicitly being said, Scrooge learns that he can avoid the future he has been shown, and alter the fate of Tiny Tim—but only if he changes.

In the end, Scrooge changes his life and reverts to the generous, kind-hearted soul he was in his youth before the death of his sister.

The story deals extensively with two of Dickens' recurrent themes, social injustice and poverty, the relationship between the two, and their causes and effects. It was written to be abrupt and forceful with its message.