

Christmas Budget at a Glance

Set your limit before you buy gifts or groceries.

MONEY ALREADY SET ASIDE

MONEY YOU CAN SAFELY ADD

TOTAL CHRISTMAS SPENDING LIMIT (add the two boxes above)

Give every dollar a job

Write planned amounts first. Enter spent totals as purchases happen.

CATEGORY	PLANNED	SPENT	LEFT
Gifts for children			
Gifts for other people			
Christmas dinner + baking			
Travel / gas			
Decorations			
Wrapping + cards			
Outings / school events			
Other costs			
Emergency cushion			

TOTAL ACROSS ALL CATEGORIES

Check: category plans should fit inside your total spending limit.
Money left = planned amount minus what you have already spent.

Christmas Gift List

Names, ideas and what you actually paid.

TOTAL GIFT BUDGET

GIFT MONEY LEFT

One row per gift

Mark done when the gift is bought and safely put away.

PERSON	GIFT IDEA	LIMIT	PAID	DONE?	STORE

Notes / sizes / gift ideas:

Holiday Spending Tracker

Keep a record of every purchase, including the small ones.

TOTAL CHRISTMAS LIMIT

TOTAL SPENT SO FAR

Purchases and orders

Shipping, taxes and gift bags belong here too.

DATE	WHAT YOU BOUGHT	CATEGORY	PAID	RECEIVED?

Before the next shopping trip

- ☐ Check the gift list before adding anything to your cart.
- ☐ Check what has been delivered before ordering more.
- ☐ Look at money left in each category, not the sale price.

Food, Travel and To-Do List

Give the costs outside the gift list a proper place.

Christmas dinner and food

FOOD / SUPPLY	QTY	BUDGET	PAID

Travel, activities and other expenses

EXPENSE	WHEN	BUDGET	PAID

Important dates and final checks

- ☐ Gifts ordered by: _____
- ☐ Gifts wrapped by: _____
- ☐ Travel / visits confirmed: _____
- ☐ All receipts saved and totals updated
- ☐ Leftover budget returned to savings