

Pick your Christmas savings goal

Start with what your paychecks can actually cover.

Christmas savings goal: _____

Already saved: _____

Date to finish saving: _____

Amount still needed: _____

HOW MUCH WOULD YOU NEED TO SAVE?

These examples start at \$0 saved. If you have money set aside, reduce the goal.

Time left	Save \$1,000	Save \$500	Save \$250
8 weeks	\$125 per week	\$62.50 per week	\$31.25 per week
12 weeks	~\$83.34/week	~\$41.67/week	~\$20.84/week
26 weeks	~\$38.47/week	~\$19.24/week	~\$9.62/week
52 weeks	~\$19.24/week	~\$9.62/week	~\$4.81/week

WHERE WILL YOUR DEPOSITS COME FROM?

Weekly amount I can spare: _____

Extra income I might put aside: _____

Bills and essentials I must protect: _____

My chosen weekly or payday amount: _____

Money for rent, food, utilities and minimum bills comes first.

Pick a smaller goal if the deposits would leave you short.

Eight-week Christmas savings tracker

Eight deposits of \$125 add up to \$1,000.

Start date: _____

Finish date: _____

Check a box only after the money reaches your savings account or envelope.

Week	Date	Deposit	Saved so far	Done
1		\$125	\$125	☐
2		\$125	\$250	☐
3		\$125	\$375	☐
4		\$125	\$500	☐
5		\$125	\$625	☐
6		\$125	\$750	☐
7		\$125	\$875	☐
8		\$125	\$1,000	☐

Missed a week? Write down what you saved and keep going.

The boxes are a guide. Paying bills safely matters more than a streak.

Twelve-week Christmas savings tracker

Eleven deposits of \$84, followed by one \$76 deposit.

Start date:

Finish date:

The last amount is smaller so the twelve deposits total exactly \$1,000.

Week	Date	Deposit	Saved so far	Done
1		\$84	\$84	☐
2		\$84	\$168	☐
3		\$84	\$252	☐
4		\$84	\$336	☐
5		\$84	\$420	☐
6		\$84	\$504	☐
7		\$84	\$588	☐
8		\$84	\$672	☐
9		\$84	\$756	☐
10		\$84	\$840	☐
11		\$84	\$924	☐
12		\$76	\$1,000	☐

You can also use this page for a smaller goal.

Cross out the printed amounts and write deposits that fit your budget.

Flexible Christmas savings tracker

Use 26, 52 or any number of deposits that fits your paydays.

My goal: _____

Number of deposits: _____

Saved before starting: _____

Deadline: _____

Date each deposit, write how much you put aside, and check it off.

#	Date	Amount	Done	#	Date	Amount	Done
1	_____	_____	☐	27	_____	_____	☐
2	_____	_____	☐	28	_____	_____	☐
3	_____	_____	☐	29	_____	_____	☐
4	_____	_____	☐	30	_____	_____	☐
5	_____	_____	☐	31	_____	_____	☐
6	_____	_____	☐	32	_____	_____	☐
7	_____	_____	☐	33	_____	_____	☐
8	_____	_____	☐	34	_____	_____	☐
9	_____	_____	☐	35	_____	_____	☐
10	_____	_____	☐	36	_____	_____	☐
11	_____	_____	☐	37	_____	_____	☐
12	_____	_____	☐	38	_____	_____	☐
13	_____	_____	☐	39	_____	_____	☐
14	_____	_____	☐	40	_____	_____	☐
15	_____	_____	☐	41	_____	_____	☐
16	_____	_____	☐	42	_____	_____	☐
17	_____	_____	☐	43	_____	_____	☐
18	_____	_____	☐	44	_____	_____	☐
19	_____	_____	☐	45	_____	_____	☐
20	_____	_____	☐	46	_____	_____	☐
21	_____	_____	☐	47	_____	_____	☐
22	_____	_____	☐	48	_____	_____	☐
23	_____	_____	☐	49	_____	_____	☐
24	_____	_____	☐	50	_____	_____	☐
25	_____	_____	☐	51	_____	_____	☐
26	_____	_____	☐	52	_____	_____	☐

Total actually saved: _____

Still to save: _____