Christmas Savings Planner

A Simple Guide to Saving, Budgeting,
and Spending Smarter This Holiday Season.

Name:

Year:

Mastering Personal Finances.

Set Your Christmas Savings Goal

How Much Will Christmas Cost?

Gifts	$
Food & Entertaining	$
Decorations	$
Travel	$
Holiday Events	$
Donations	$
Miscellaneous Expenses	$

Total Christmas Budget Goal

$

Section 2

Savings Goal Formula

Total Christmas Budget ÷ Months Remaining
= Monthly Savings Goal

Total Christmas Budget	**$**
Months Remaining	
Monthly Savings Goal	**$**

> *"A little saved each month can prevent financial stress during the holidays."*

Christmas Gift Planner

Recipient	Gift Idea	Budgeted Amount	Actual Cost	Purchased
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐

“Thoughtful gifs don’t have to be expensive. Focus on meaning over price.”

Section 3

Holiday Spending Tracker

Date	Item Purchased	Category	Budgeted	Actual

Summary

Total Budgeted – Total Actual = Remaining Amount

Total Budgeted	Total Actual	Remaining Amount
$	$	$

Budget Summary

Planned Spending

$

Actual Spending

$

Difference

$

Track expenses regularly to avoid holiday budget surprises.

Christmas Preparation Checklist

Financial Tasks

- [ ] Set Christmas budget
- [ ] Review savings goal
- [ ] Create gift list
- [ ] Track spending
- [ ] Stay within budget

Shopping Tasks

- [ ] Purchase gifts
- [ ] Buy wrapping paper
- [ ] Complete holiday cards
- [ ] Order online purchases

Home & Holiday Tasks

- [ ] Decorate home
- [ ] Plan meals
- [ ] Confirm travel arrangements
- [ ] Prepare holiday schedule

Section 4

Final Check

- [ ] **Review holiday spending**
- [ ] **Avoid carrying debt into January**
- [ ] **Celebrate a stress-free Christmas**

> *“The best gift you can give yourself this Christmas is financial peace of mind.”*

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