My Holiday Budget

Pick one total first. Then split it. Spend from the plan, not the card limit.

TOTAL HOLIDAY BUDGET	CASH I HAVE SAVED	LEFT TO SAVE
$	$	$

Category	Planned	Actual	Difference
Gifts	$	$	$
Food and holiday meals	$	$	$
Travel and gas	$	$	$
Decorations and tree	$	$	$
Cards, wrapping, shipping	$	$	$
Parties and outings	$	$	$
Giving and donations	$	$	$
Tips (mail carrier, sitter, etc.)	$	$	$
Other	$	$	$
TOTAL	$	$	$

If Actual goes over Planned, take it from another line. Don't add it to a card.

Notes

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Gift Tracker

One line per person. Set the limit before you shop, then tick it off.

Who	Gift idea	Limit	Spent	Bought	Wrapped
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐
		$	$	☐	☐

Gift total: $ **Matches the Gifts line on page 1? Yes / No**

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Save It, Then Pay It Off

Cash before Christmas. A plan for any card balance after.

LEFT TO SAVE ÷ WEEKS UNTIL DEC. 25	= SAVE THIS MUCH EACH WEEK
$	$

Week of	Plan to save	Saved	Running total
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$

January payoff plan

Used a card anyway? Write it here so it's gone before the interest piles up.

Card	Balance	APR	Pay per month	Paid off by
	$	%	$	
	$	%	$	
	$	%	$	
	$	%	$	

Full guide: clickzyo.com/news/how-to-pay-for-christmas-without-debt/

Notes

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