

My Christmas Budget

One number for the whole of Christmas, split so it's easy to stick to.

1. Work out my Christmas number

Where the money comes from	Amount
Cash already set aside (savings, refund, bonus)	\$
Amount per pay \$_____ × number of pays _____	\$
Things I can sell or stop paying for	\$
MY CHRISTMAS NUMBER	\$

2. Split it into categories

Category	Suggested share	My budget	Spent so far	Left
Gifts	40–45%	\$	\$	\$
Food and drink	25–30%	\$	\$	\$
Decorations	5%	\$	\$	\$
Travel and outings	10–15%	\$	\$	\$
Extras and buffer	10%	\$	\$	\$
TOTAL	100%	\$	\$	\$

3. Weekly check-in (5 minutes every Sunday)

Week	Total spent to date	On track?	Adjust anything?
Week 1 (mid-Nov)	\$	Y / N	
Week 2	\$	Y / N	
Week 3 (Black Friday)	\$	Y / N	
Week 4	\$	Y / N	
Week 5	\$	Y / N	
Week 6 (Christmas week)	\$	Y / N	

Tip: pay for Christmas from one separate account or from envelopes. When it's empty, Christmas is paid for.

Gift List & Spending Tracker

Every name, every dollar. If it doesn't fit the gift budget, trim it now.

4. Gift list

Name	Gift idea	Cap	Spent	Done
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
TOTAL		\$	\$	

5. Spending tracker

Date	What I bought	Category	Amount
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Money worries? The National Debt Helpline is free and confidential: 1800 007 007 · ndh.org.au