

SMART GIRL LIVING

Christmas Budget Planner

Start early. Spend intentionally. Skip the January debt.

PLAN IT NOW, ENJOY IT THEN

YEAR

TOTAL CHRISTMAS BUDGET

MONTHS UNTIL DECEMBER

MONTHLY SINKING FUND CALCULATOR

Total Christmas Budget (\$)

Months Until December

Monthly Contribution Needed (\$)

Total Budget ÷ Months = Monthly Amount

GIFT LIST

PERSON	GIFT IDEA	BUDGET	ACTUAL COST	BOUGHT ✓
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>

Gift Total

FOOD & HOSTING

ITEM	PLANNED	ACTUAL
Main meal ingredients	_____	_____
Drinks / desserts	_____	_____
Hosting extras	_____	_____
Other:	_____	_____

DECORATIONS

ITEM	PLANNED	ACTUAL
Tree / lights	_____	_____
Wrapping & cards	_____	_____
Decor items	_____	_____
Other:	_____	_____

TRAVEL

ITEM	PLANNED	ACTUAL
Gas / flights	_____	_____

OTHER CHRISTMAS COSTS

ITEM	PLANNED	ACTUAL
Charity / giving	_____	_____

Lodging	_____	_____
Other:	_____	_____
Other:	_____	_____

Outfits / photos	_____	_____
Other:	_____	_____
Other:	_____	_____

BUDGET SUMMARY			
TOTAL BUDGET	GIFT TOTAL	ALL OTHER CATEGORIES	REMAINING
_____	_____	_____	_____