A little plan for a

Merry Christmas

A CHRISTMAS PLANNING & BUDGET KIT



Good plans. Thoughtful gifts. Room for a little magic.

This Christmas belongs to _____ Year _____

01 **Choose your Christmas**
Start with the overview (p. 2) and set your budget (p. 3).

02 **Keep purchases together**
Use the spending record (p. 4). Gift ideas go on p. 5.

03 **Make it your own**
Choose the pages you need. Reprint any list that fills up.

Match the file to your paper. Print at Actual Size / 100%. Fill in by hand.

Undated · Personal household use · Revised edition

Christmas, at a glance

A little intention before the lists begin.

Year _____ Our household _____

Three things that matter most



01 _____

02 _____

03 _____

Our overall spending limit _____

Use the same limit on the budget page. This is a plan, not a bank balance.

Our main celebration

_____

_____

When & where

_____

_____

Dates to protect

_____

_____

People helping

_____

_____

Something we're happily skipping this year

_____

My first small step

_____

A merry little budget



A thoughtful allowance for the things that matter.

Year _____ Currency _____ Spending limit _____

Money set aside at the start (reference only) _____

Category / code	Planned allowance	Net paid	Still owed	Remaining allowance
G Gifts				
S Stockings & little extras				
W Wrapping & gift postage				
C Cards & stamps				
D Tree & decorations				
F Food, drinks & hosting				
O Outings & celebrations				
T Travel				
K Giving & thank-yous				
X Other				
Unassigned buffer		0.00	0.00	
Overall totals				

Include the buffer in your planned total. To use it, move allowance to a category and reduce the buffer by the same amount. Its paid and owed stay at zero. Keep planned totals within your limit.

The little bit of arithmetic

Net paid = paid to date - refunds received.
Budget used = net paid + still owed.
Remaining allowance = planned - budget used.

Total each category across all spending sheets (p. 4). Still owed is the unpaid part of an order or installment plan, excluding card charges already counted as paid.

For example
100 allowance - 40 paid - 20 owed = 40 remaining

A negative remaining amount means over budget. Allowance is not a bank balance.

The spending record

Every purchase has one home, including gifts.

Use one row per purchase category. Include tax and store delivery once; split mixed orders so the rows equal the receipt total. Update existing rows when payments or refunds change.

Sheet no. _____ **Year** _____ Reference = sheet / row (for example, 1 / 03)

Row / date	Code	Purchase / recipient	Paid to date	Refunds received	Still owed
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
Totals for this sheet only					

CATEGORY KEY

G Gifts · S Stockings · W Wrapping & gift postage · C Cards & stamps · D Decorations
F Food & hosting · O Outings · T Travel · K Giving & thank-yous · X Other

Paid to date includes credit-card charges, even before delivery. Do not count card repayments again. For an installment payment, increase Paid to date and reduce Still owed by the same amount.

Add received refunds to the original row; leave Paid to date unchanged. After a confirmed cancellation, adjust Still owed to any amount still due. Unbought ideas are plans. Total each code across all sheets for p. 3.

Gifts, planned & wrapped

Good ideas, remembered. Thoughtful gifts, ready to give.



Use one entry per gift. Divide a person's allowance between their gifts. Record purchases on p. 4; the allowance here is a plan, not extra spending.

01 **For** _____

Gift idea

_____

_____

Allowance (plan) _____ **Spending ref(s)** _____

☐ Ordered / bought ☐ Arrived ☐ Wrapped ☐ Given

02 **For** _____

Gift idea

_____

_____

Allowance (plan) _____ **Spending ref(s)** _____

☐ Ordered / bought ☐ Arrived ☐ Wrapped ☐ Given

03 **For** _____

Gift idea

_____

_____

Allowance (plan) _____ **Spending ref(s)** _____

☐ Ordered / bought ☐ Arrived ☐ Wrapped ☐ Given

04 **For** _____

Gift idea

_____

_____

Allowance (plan) _____ **Spending ref(s)** _____

☐ Ordered / bought ☐ Arrived ☐ Wrapped ☐ Given

Dates to look forward to

Add the dates for any month. Leave a little breathing room.



Month _____ Year _____

SUN	MON	TUE	WED	THU	FRI	SAT

My own Christmas deadlines

Order cards _____ Send cards _____

Finish shopping _____ Mail parcels _____

Wrap gifts _____ Other _____

Check current carrier and shop dates before choosing your personal send-by targets.

The Christmas to-do list

Give the important things a place, a date and a helper.

My next small step

Task / a little detail	Due	Who	Done
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

Someone else can handle…

This can wait

One finished thing is still progress.

Orders, arrivals & returns



Know what is coming, where it is and what needs a follow-up.

Delivery status is separate from payment. Keep money amounts on the spending record (p. 4), and add refunds there only after they arrive.

Item / recipient _____ **Spend ref(s)** _____

Store / order no. _____

Ordered _____ **Expected** _____

Return by _____ **Receipt / saved where** _____

Hidden away / follow-up _____

☐ Arrived ☐ Return sent ☐ Refund received

Item / recipient _____ **Spend ref(s)** _____

Store / order no. _____

Ordered _____ **Expected** _____

Return by _____ **Receipt / saved where** _____

Hidden away / follow-up _____

☐ Arrived ☐ Return sent ☐ Refund received

Item / recipient _____ **Spend ref(s)** _____

Store / order no. _____

Ordered _____ **Expected** _____

Return by _____ **Receipt / saved where** _____

Hidden away / follow-up _____

☐ Arrived ☐ Return sent ☐ Refund received

A little Christmas post

Cards, parcels and a few thoughtful words.

Before the stamps

- ☐ Choose cards or a photograph
- ☐ Confirm addresses
- ☐ Gather envelopes & stamps
- ☐ Write a little something lovely



My card list

Recipient / household	Address checked	Sent / date
	☐	
	☐	
	☐	
	☐	
	☐	
	☐	
	☐	
	☐	

Parcels to send

Parcel / recipient	My send-by date	Sent / date

Record cards, stamps and postage once in the spending record (p. 4).

Gather around the table



A menu, a little preparation and time to enjoy it.

Occasion _____

Date / time _____ **Guest count** _____

Dietary needs / who they apply to

Food allowance (part of the budget) _____

On the menu	Who is bringing it?

What can be prepared ahead

A short serving-day schedule

Time	What needs to happen

Help I can ask for _____

Print one sheet per gathering. Purchases belong in the spending record (p. 4).

The Christmas shop

Groceries, gathering supplies and a little stock-check.

Before I buy… what do we already have?

Write the item and quantity. Check it off when it is in the basket.

Produce

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

Chilled & frozen

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

Pantry & baking

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

Drinks

- ☐
- ☐
- ☐

Household & hosting

- ☐
- ☐
- ☐

Shopping allowance (plan)

For ingredients, drinks and supplies: record each purchase once on p. 4.

Make room for merry

Leave a little space for your own kind of Christmas.

Three traditions worth keeping

01 _____

02 _____

03 _____



One new thing to try

_____

People to make time for

_____

A quiet evening to protect

_____

_____

Something free or inexpensive

_____

_____

A small act of giving

_____

A few possibilities

See the lights · Bake a family recipe · Share cocoa · Write a thoughtful note
Keep a favorite tradition, or make room for something new.

A note to next Christmas



A few good notes to keep with the decorations.

This Christmas / year

Worth the money

We can skip this next time

Supplies left over / stored where

Returns still to finish / by when

Thank-yous to send

Traditions to repeat

One thing to make next Christmas easier

A favorite memory