

Christmas Sinking Fund

Save a little each month — show up to December debt-free.

YEAR

TOTAL GOAL

Set your goal, divide by the months left, and color in each month as you save.

ONE PAGE

TOTAL GOAL

\$

MONTHS TO SAVE

MONTHLY AMOUNT

\$

PER PAYCHECK

\$

Christmas Budget by Category

CATEGORY	BUDGET	SPENT
Gifts — family & kids	\$ _____	\$ _____
Gifts — friends & coworkers	\$ _____	\$ _____
Wrapping, cards & stamps	\$ _____	\$ _____
Holiday food & baking	\$ _____	\$ _____
Travel & gas	\$ _____	\$ _____
Decorations	\$ _____	\$ _____
Teacher & host gifts	\$ _____	\$ _____
Tips & service workers	\$ _____	\$ _____
Charity & giving	\$ _____	\$ _____
Other	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

Where I'm Keeping It

☐ Separate savings account ☐ Budget app category ☐ Cash envelope

Monthly Savings Tracker

JAN \$ _____	FEB \$ _____	MAR \$ _____
APR \$ _____	MAY \$ _____	JUN \$ _____
JUL \$ _____	AUG \$ _____	SEP \$ _____
OCT \$ _____	NOV \$ _____	DEC \$ _____

Gift List

📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____
📌 _____	\$ _____

December comes every year — this time, let it find your Christmas money already saved.

Holiday Money-Saving Tips

- Start early — saving \$25/week from January covers a \$1,000 Christmas.
- Set a per-person gift limit and write it down before you shop.
- Watch for sales in July and October, not just Black Friday.
- Use cash or a single envelope so spending stays visible.
- Homemade gifts and gift swaps cut costs without cutting joy.

Notes & Reminders

