BUDGET Right
FINANCIAL CONFIDENCE FOR LIFE

CHRISTMAS BUDGET + JOY

Celebrate meaningfully, spend intentionally.

A simple plan for celebrating meaningfully, spending intentionally and starting the new year without Christmas debt.

1 SET YOUR CHRISTMAS SPENDING LIMIT

Choose an amount you can afford from money available before Christmas, without relying on credit, buy now pay later or money needed for essentials.

Money available for Christmas	Amount
Saved already	$
Amount I can set aside before Christmas	$
My total Christmas budget	**$**

Where will this money come from?

2 GIVE EVERY DOLLAR A PURPOSE

Plan your spending before you shop. The total planned should be no more than your Christmas budget.

Category	Planned	Actual
Gifts	$	$
Food and groceries	$	$
Travel and outings	$	$
Decorations and wrapping	$	$
Donations / giving	$	$
Unexpected costs / buffer	$	$
TOTAL	**$**	**$**

Budget check: Total available $ _____ – Total planned $ _____ = Remaining $ _____

© Budget Right

BUDGET Right
FINANCIAL CONFIDENCE FOR LIFE

CHRISTMAS BUDGET + JOY

Plan it before you shop.

Is your total planned within your Christmas budget? If not, what could you adjust?

3 THOUGHTFUL GIFTS, NOT PRESSURE

Decide who you are buying for, your limit and one meaningful idea. Include homemade, shared or second-hand gifts if they suit.

Person	Gift idea	Limit	Spent
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$

Which gifts could be homemade, shared or second-hand this year?

© Budget Right

BUDGET Right
FINANCIAL CONFIDENCE FOR LIFE

MAKE ROOM FOR THE JOY

Connection and meaning, not how much you spend.

A memorable Christmas is about connection and meaning, not how much you spend.

4 MY LOW-COST CHRISTMAS JOY LIST

Write down three things you would love to enjoy that cost little or nothing.

1. _____

2. _____

3. _____

5 TRADITIONS AND TIME TOGETHER

Which traditions matter most to you or your family? What could you simplify this year?

I want to keep:

_____

_____

_____

_____

I can simplify or skip:

_____

_____

_____

_____

A new low-cost tradition to try:

_____

_____

_____

_____

© Budget Right

BUDGET Right
FINANCIAL CONFIDENCE FOR LIFE

PLAN AHEAD

Peace of mind, one payday at a time.

6 MY PAUSE-BEFORE-PURCHASE CHECKLIST

Before spending, ask yourself:

- [ ] Is this in my Christmas budget?
- [ ] Am I buying this because I want to, or because I feel pressured?
- [ ] Could I choose a simpler, more meaningful option?
- [ ] Will this purchase make January harder?

If the answer to any of these is no, what will I do instead?

7 PLAN FOR NEXT CHRISTMAS

If you want to save gradually for next year, choose a target and divide it by the number of paydays until Christmas.

Next Christmas savings target	Paydays to save	Amount per payday
$		$

How will I make these savings happen?

♥ MY CHRISTMAS PROMISE TO MYSELF

This year, I will focus on

You do not need to spend more to make Christmas meaningful.

A plan gives you room for both joy and peace of mind.

Educational information only; not personal financial advice.

© Budget Right