

My Christmas Number

Started _____

One number for the whole season: gifts, food, decor, cards, travel and outings. Base it on what you can set aside by mid-December, not on last year. Then give every line its share before you spend a dollar.

Our Christmas number \$ _____

LINE	WHAT GOES IN IT	PLANNED	SPENT	LEFT
Gifts for adults	Partner, parents, siblings, friends, teachers			
Gifts for kids	Your kids, nieces and nephews			
Food and hosting	The Christmas meal, baking, drinks for guests			
Decor	Lights, the tree, anything new for the house			
Cards and postage	Cards, stamps, shipping gifts			
Travel	Gas, food on the road, a night away			
Outings and traditions	Light displays, events, giving			
Buffer	The thing you forgot			
Total	Planned total = your Christmas number			

If the number feels too small

Pause one regular cost for a few weeks, like a streaming service or a takeout night, and move that money to your Christmas line.

PAUSED

PER WEEK

Where the gift lines come from

Gift list total (page 3)	\$ _____
Gifts for adults + kids (above)	\$ _____
Over? Trim caps on page 3	\$ _____

Notes

Weekly Savings Countdown

Goal date **Dec 20**

Your Christmas sinking fund: set a little aside every week so the money is there before you shop. Color in a circle for every \$10 you add, and keep a running total.

My weekly amount

Christmas number \$_____

÷ weeks left _____

= **per week** \$_____ (round up)

Example

Say your number is \$500 and you start the week of Nov 2. That's 7 weeks to Dec 20. $500 \div 7 = \$71.43$, so round up to **\$72 a week**. An example, not a target: use your own number.

WEEK OF	ADDED	TOTAL SAVED	COLOR IN ONE CIRCLE PER \$10
Early start: Oct 26			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Nov 2			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Nov 9			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Nov 16			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Nov 23 (Thanksgiving)			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Nov 30			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Dec 7			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Dec 14			○ ○ ○ ○ ○ ○ ○ ○ ○ ○
Saved by Dec 20			

Need more than 10 circles a week? Let each circle stand for \$20 instead.

Where the money is kept

Account or envelope _____

Moved on payday? ☐

Short this week? Catch up by _____

Extra money in (gift, refund) \$ _____

Notes



Everyone you buy for, kids included, with a dollar cap next to each name. Add up the caps first: if they're over your gift lines on page 1, trim now, on paper. Lower a cap, draw names, or turn three small gifts into one group gift.

Ways to shorten the list

Draw names for the adults · a gift swap with a low cap · "kids only" gifts between households · give time instead of things · kitchen gifts · secondhand books, games and puzzles.

Name draw or swap	
Cap per gift	\$
Draw or swap date	

The host makes the main dish and everyone else signs up for one item, so you don't end up with four pies and no potatoes. Then price only what's left for you to buy.

DISH	WHO BRINGS IT	CONFIRMED	EST. COST (MINE)
Main dish		☐	
Side		☐	
Side		☐	
Side		☐	
Rolls or bread		☐	
Dessert		☐	
Drinks		☐	
		☐	

Main dish this year: ham or poultry costs less than beef. USDA ERS forecasts 2026 prices up 9.4% for beef and veal, 1.2% for pork and 1.0% for poultry. Buy it when your store's weekly ad has it on sale in the two weeks before Christmas.

 trynewways.com · Simple ways to budget and save money for young families

December 2026

The whole month on one page

Write in your shopping days, free outings, travel days, the cookie swap and a gift wrapping night. The USPS send-by dates for delivery by Christmas are already in.

SUN	MON	TUE	WED	THU	FRI	SAT
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17 Last day: First-Class Mail, Ground Advantage	18 Last day: Priority Mail	19 Last day: Priority Mail Express
20 Savings goal date	21	22	23	24 Christmas Eve	25 Christmas Day	26
27	28	29	30	31 New Year's Eve		

USPS 2026 send-by dates for delivery by Christmas within the lower 48 states (usps.com/holiday). Mail on time and you never pay for faster shipping.

- ☐ Shopping days
- ☐ Free outings
- ☐ Travel days
- ☐ Cookie swap
- ☐ Wrapping night
- ☐ Giving together

Free December outings to look up

After Christmas Check

Done on _____

Ten minutes in the last week of December, while you still remember. Compare the plan with what you spent, then set next year's number and start saving the first week of January.

LINE	PLANNED	SPENT	DIFFERENCE
Gifts for adults			
Gifts for kids			
Food and hosting			
Decor			
Cards and postage			
Travel			
Outings and traditions			
Buffer			
Total			

What worked

What to change next year

Next year's number

Next Christmas \$_____ ÷ weeks to Dec 20 _____ = \$_____ a week