

DECOR *projected amount:*

notes:

tree _____
lights _____
gift wrap & supplies _____
craft supplies _____
music _____
movies _____
other: _____
other: _____
other: _____

total:

**number of months
until Christmas:**

monthly savings:

FOOD

cookie ingredients _____
misc. dessert ingredients _____
Christmas day dishes _____
other: _____
other: _____
other: _____

CARDS

stamps _____
cards and/or envelopes _____
paper for newsletter _____
photography _____
other: _____
other: _____

GIFTS

spouse _____
kids _____
parents _____
siblings _____
nieces _____
nephews _____
grandparents _____
other relatives _____
neighbors _____
coworkers _____
friends _____
other: _____
other: _____
other: _____

EVENTS

tickets _____
clothing _____
dining out _____
contributions _____
other: _____
other: _____

GIVING

charities _____
volunteering _____
other: _____

Divide the total by the months remaining until Christmas to find the amount you need to set aside in your monthly budget.