

How to Set Up Your Christmas Budget

Oh, Christmas gifts. It's always better to give than to receive—unless you go over your Christmas budget, that is. Here's how to set up a gift budget so you can enjoy the season without the stress of going overboard.

1

Set a total budget.

Determine how much you have to spend on gifts.

Total Budget:

\$725

All gifts combined

2

Make your list.

List each person you'd like to buy for and the amount you're planning to spend.

Name

Gift Ideas

Budget

Billy

Skateboard

\$85

3

Check it twice.

Add up each number in the planned column, and make sure the total doesn't go over your total budget.

Name

Gift Ideas

Budget

Eusie

Dollhouse

\$85

Uncle George

Tie

\$25

4

Track your spending.

As you buy your gifts, fill in the amount you actually spent to make sure you stay on track!

~~\$85.00~~

\$83.72



Total Spent:

\$714.86

Your Merry Christmas Budget

Create your free SmartDollar account and get access to helpful saving and budgeting tips and tricks. Scan the code below to sign up.

Total Budget:

\$

Name

Gift Ideas

Budget

Spent

Done

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Total Spent:

\$

SMART QUOTE

"A budget is telling your money where to go instead of wondering where it went."

- Dave Ramsey -

