



How To Pay For Christmas

Wondering how to pay for Christmas? Well if you have put your family on a budget using the Budget Binder, you are in luck! We have designed a budget worksheet just for Christmas. Hopefully this will help you figure out where the money is coming from this year instead of charging gifts on your credit card just to have to pay for in 2014 long after the joy of giving them is over.

Christmas Budget Worksheet

- Make sure you have filled out the *Budget Worksheets* in the *Budget Binder* and have filled in the number field in the lower right corner with #1-#12. You might currently be on #4 or #5 and that is fine. Just make sure you have done your budget for the remainder of 2013.
- You do not have to apply all of your budget profit for the next 3 months to Christmas. Just pick a reasonable amount to delegate to your Christmas fund. My entire Christmas fund comes from the budget profit on just 2 of the budget worksheets.

Budget for Gifts

- Make sure you have completed *The Christmas Budget Worksheet*
- On the *Budget For Gifts* page, list everyone you plan to purchase gifts for and your preliminary budget per person (it is ok to go back and change the amounts as needed).
- Be sure you don't apply all of your Christmas Budget to gifts if you will still need money for decorations, events, Christmas cards, etc. There will be more worksheets for these items!

Budget for Holiday Expenses

- Make sure you have completed *The Christmas Budget Worksheet* and the *Budget For Gifts*
- Estimate how much you might spend on each of these categories during the holiday season.

Budget for Holiday Meals

- Make sure you have completed *The Christmas Budget Worksheet* and the *Budget For Gifts* and the *Budget For Holiday Expenses*
- Estimate how much you might spend on your Christmas Eve or Christmas Day meal or any meal that you might be hosting during the holiday season. Don't forget to check for coupons!
- If you will be cooking multiple meals, print multiple sheets.

Christmas Party Planner

- Make sure you have completed *The Christmas Budget Worksheet* and the *Budget For Gifts* and the *Budget For Holiday Expenses* and the *Budget For Holiday Meal(s)*
- Estimate how much you will need to spend on any Christmas Parties you will be hosting

Who Gets a Gift

- This page is for everyone you need to purchase gifts for, except for your children (there will be special pages for them).
- Make a list of everyone you need to purchase a gift for, what you think you will get them (or what you already have for them), if you need to wrap and/or mail it, your budget for their gift, the actual cost, running total (which is how much you have left to spend on them; some people might choose not to use this field) and if you have given the gift to them or not (great for if you give gifts throughout the season instead of all at once).
- Don't forget people like teachers, mail carrier, your hair stylist, etc.

Gift Closet Inventory

If you are using the Budget Binder, you will already have this sheet printed. You can choose to keep it in the Budget Binder or move it to your Christmas Binder until Christmas has passed. This page is to keep track of what gifts you have bought and put back for Christmas.

Christmas Gift Ideas

This page is to keep track of your ideas for Christmas gifts. Print out as many copies as you might need.

Christmas Gifts to Make

This page will help you keep track of all the ideas you have for homemade Christmas gifts.

Projects To Do

This page will help you keep track of all the projects you want to do before you entertain guests during the holidays.

Kids Christmas Wishlist

Instead of giving your kids a blank piece of paper to make their wishlist, check out this wishlist that I designed. It has categories for toys, clothes, movies, books and miscellaneous wishes. I try to keep my kids to 3 wishes per category to make them really think about what they want and appreciate what they get off their wishlist. Hopefully it will help you too!

Your Child's Gift List

- Keep track of your budget for your child's gifts plus list who you told to buy what (you know when grandparents as for gift ideas then aunts ask, etc) and keep up with what you have bought for their wrapped gifts and stocking stuffers.
- Make sure your child has filled out the *Kids Christmas Wishlist*

Your Shopping List

Keep track of things you need to buy with this Christmas shopping list. You can use it for one specific shopping trip or list everything you plan to buy over the weeks leading up to Christmas.

Calendar Pages

Keep track of important holiday events with these calendar pages that you can put right in your Christmas binder.

Weekly To Do List

Keep track of what you need to do each week leading up to Christmas Day.

Online Order Tracker

Keep track of all the items you have ordered for Christmas with this easy to use online order tracker.

Christmas Card Tracker

Keep track of all the people you need to send Christmas cards to and the ones you have received.

Receipt, Recipe, and Misc. Organizers

These are full page sheets that you can print out and put inside an full size page protector. Put recipes, receipts and other items you need to keep up with inside the page protector behind the sheet. Use a paper clip or binder clip on top of the sheet to make sure the items don't fall out.

Christmas Food to Bake and Deliver

- Keep track of pot-luck dishes that you need to bake and deliver to Christmas get togethers.
- Plus keep track of cookies that you need to bake and exchange.

Christmas Recipes to Make

Keep track of recipes that sound delicious that you want to try this holiday season.

Thanks Yous to Write

Keep track of all the thank yous that you need to write this holiday season.

Christmas Lights Scavenger Hunt

Give your kids this Christmas Lights Scavenger Hunt when you head out to look at Christmas lights. Let them see how many of these items they can spot.

Elf Antics

Plan what your elves will do this holiday season with the calendar and the planner sheet! It will really help to have a schedule before December arrives so you aren't having to come up with a new idea every evening. Just reference the calendar and go for it!

Christmas Scriptures

Grab your Bible and gather the family around the Christmas Tree each day in December to read that day's scripture. This list of scriptures was put together just for this Christmas Binder by my pastor, Brother Brad. A huge thanks to him for helping with this page!