

Christmas budget 2026

Total I can spend without new debt: \$ Saved so far: \$ From pay before Dec 25: \$

Category	Planned \$	Spent \$	Left \$
Gifts			
Stocking stuffers			
Holiday meals & baking			
Travel			
Cards & postage			
Decorations & tree			
Wrapping & shipping			
Giving / charity			
Outfits & events			
Other:			
Total			

Saving plan: paydays before Christmas

Payday date	Amount to set aside \$	Saved ✓	Running total \$

How to use: write the total first, then split it across lines so Planned adds up to the total. Example only: a \$600 budget might be gifts \$380, food \$120, cards and wrap \$40, extras \$60. Full 12-page Christmas Planner: cedarandledger.vercel.app/christmas-planner-printable/.

Gift caps per person

One line per person or group. Caps should add up to your Gifts line above, not more.

Person / group	Cap \$	Spent \$	Left \$	Done ✓
Total				

Want gift lists, stocking stuffers, a meal plan, a December 2026 calendar and a January review too? The full Christmas Planner & Budget 2026 (12 pages, \$5) is at cedarandledger.vercel.app/christmas-planner-printable/. General information, not financial advice. © 2026 Cedar & Ledger. Free for personal use.

Thanks for downloading!

Want the rest of it done for you?

Christmas Planner Printable 2026 (\$5, instant download)

The full planner adds gift caps per person, two gift list pages, stocking stuffers, meal and baking pages, and a December 2026 calendar.

Code HOLIDAY26 takes 20% off at checkout through Sun Nov 8, 2026.

See what's inside: cedarandledger.vercel.app/christmas-planner-printable/

Optional. The free sheet works on its own. Made with AI assistance and reviewed by a person. Not financial advice.