



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: *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	\$85.00

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
Eugie	Dollhouse	\$85.00
Uncle George	Tie	\$25.00

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~~ → ✓

Total Spent:

Your Merry Christmas *Budget*

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

Total Budget:

\$

Name

Gift Ideas

Budget

Spent

Done

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Total Spent:

\$

Create Your Free Account

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with your phone's
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