

All Cash Christmas

(a little gift to you from EveryDollar)

Are you ready to have yourself a merry little All Cash Christmas? It's time to make a list, check it twice . . . and get your budget ready to jingle bell rock.

1. Grab yourself a pencil. This sheet is for brainstorming—you may need an eraser.
 2. List out the people on your “Nice List” this year.
 3. Write out a couple things you can buy or make for each person.
 4. Enter in a planned spending amount.
 5. Add up all the planned amounts. Note that in the “Total Amount” box.
 6. Divide that total by the number of months left until the most wonderful day of the year. Note that in the “Save Each Month” box.
 7. If the numbers in 5 or 6 are unreasonable—use your eraser! Get tweaking those totals. Don’t feel bad. Even Santa lives on a budget.

OH WHAT Fund

Now you're ready to set up a fund in your [EveryDollar budget](#)! Don't forget the two totals from the All Cash Christmas sheet. You'll need them as you follow these steps in EveryDollar:

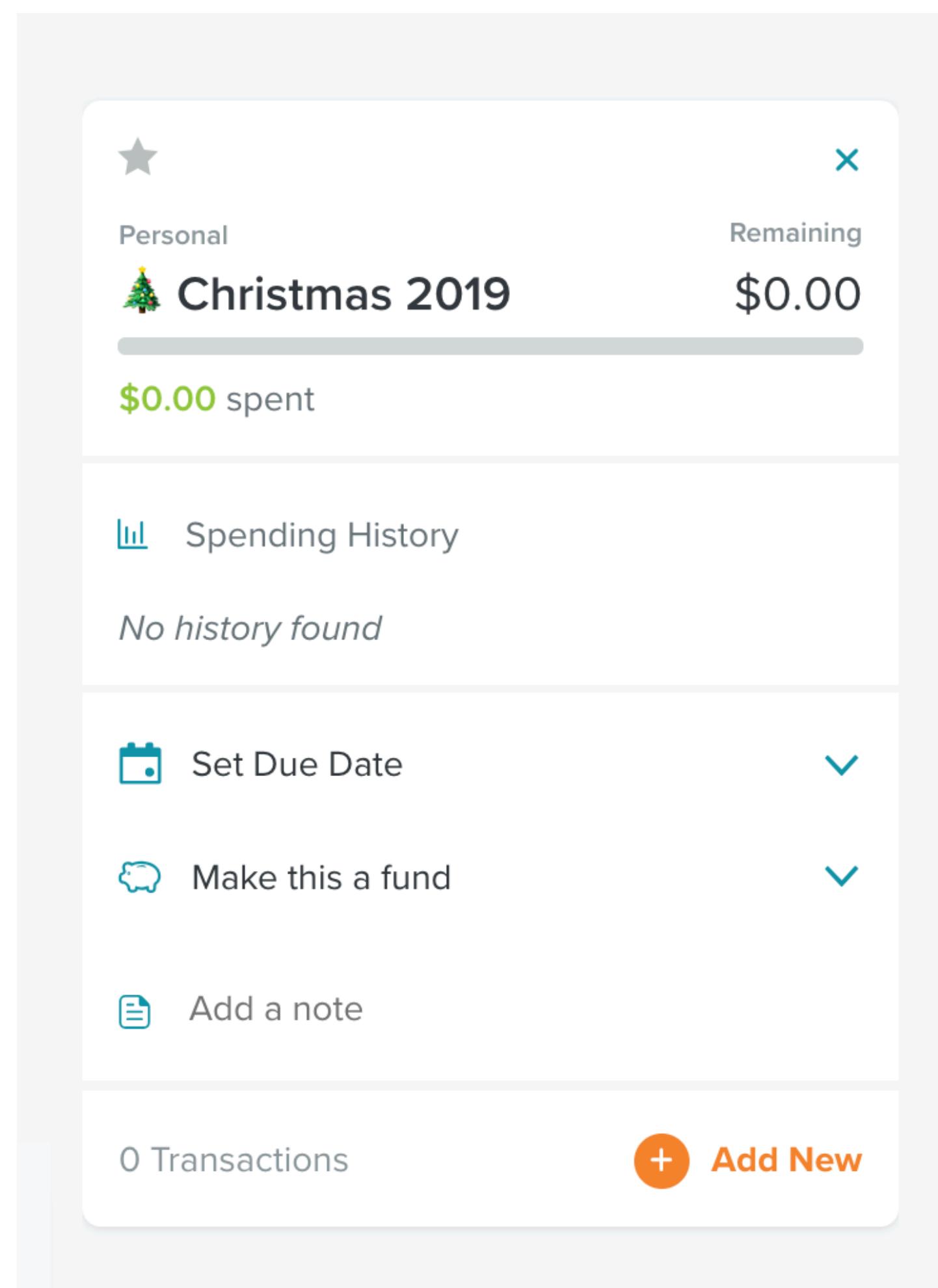
- 1** Add a budget line wherever you want.

PERSONAL ^		Planned	Remaining ▾
🎉 Fun Money		\$100.00	\$100.00
📺 Entertainment		\$100.00	\$100.00
+ Add Item			

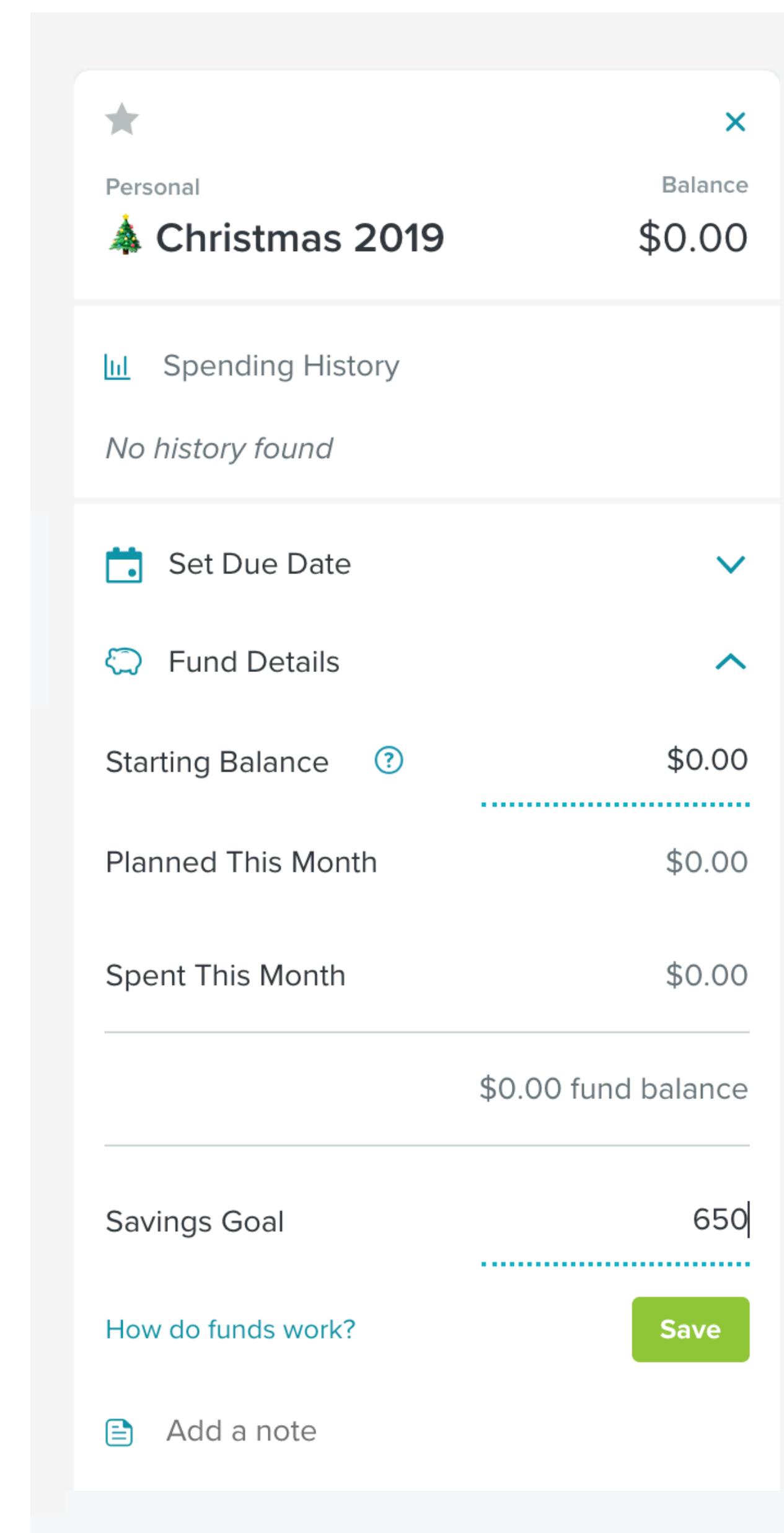
- 2** Give it a title. We called ours "Christmas 2019."

PERSONAL ^		Planned	Remaining ▾
🎉 Fun Money		\$100.00	\$100.00
📺 Entertainment		\$100.00	\$100.00
🎄 Christmas 2019		\$0.00	\$0.00
+ Add Item			

- 3** Tap that line item. Then tap "Make this a fund."



- 4** Put your total amount down as your "Savings Goal" and tap "Save."



- 5** Your Christmas fund is ready! Every month, you will get a sentimental feeling as you put your Save Each Month amount into your EveryDollar fund and watch it grow, like your anticipation while you wait beneath the mistletoe.

Deck the halls without debt this year, and have a holly jolly All Cash Christmas.