Christmas, Paid For Before December

One total, chosen on a calm day — not at a register.

Christmas is not an emergency. It lands on the same date every year, which means it can be planned like a bill — and paid for before December, a little at a time, instead of landing all at once on a credit card.

The mistake most households make isn't overspending on any one gift. It's never choosing a number for the season at all, so every purchase gets decided alone, in a store, under time pressure. This lesson is the fix: one total for the whole season, split into shares, saved monthly like any other bill.

The example — Katie and Ben's $1,200 season

Here's a real worked example, the same one printed on our Christmas Budget Planner. Katie and Ben set **one total for the whole season: $1,200** — gifts, food, travel, all of it. Then they split it:

- **Gifts: $700**
- **Holiday food: $200**
- **Travel: $150**
- **Decorations: $50**
- **Cards & postage: $40**
- **Events & outings: $35**
- **Giving: $25**

The shares add up to the total — $1,200 exactly. That's the whole rule of the split: if one category grows, another category shrinks. The total doesn't move.

Then they saved it like a bill: **$100 a month from January**. By the end of August there's **$800 in the pot and $400 to go** — December is almost paid for before it starts.

When the season came, every gift already had its budget: eleven names on the list, **$700 planned, $686 spent**. Food ran **$14 over** ($214 against the $200 share), gifts ran **$14 under** — and the season still landed at **$1,191 spent, $9 inside the total**. Not a perfect season. A planned one.

The steps

- **Pick one total for the whole season.** Gifts, food, travel, decorations, all of it — one number, chosen on a calm day, not at a register.
- **Split it into shares that add up to the total.** Write each category's share down. If one share grows, another shrinks — the total is the boss.

- **Save it like a bill.** Divide the total by the months you have and put that amount aside every month, starting in January if you can. Katie and Ben's was $100 a month.
- **Give every gift a budget before the shopping starts.** A name and a number, written down. The list is what you shop from — not the store's displays.
- **Let the shares absorb the wobbles.** One category running over isn't failure; it's the other categories' job to give a little. What matters is the total.

The honest part

Reading this in November? Start where you are. Save what this season allows, enjoy a smaller *planned* Christmas instead of a bigger unplanned one, and let the full January run carry next year. A half-funded plan still beats a whole season on a card — the $1,200 above is one household's number, and yours can be smaller. What makes it work isn't the size of the total; it's that the total exists before December does.

The free way

A notebook page runs the whole thing: the total at the top, the shares under it, a line per month for what went into the pot, and the gift list with a number beside every name. Plenty of Christmases get planned on paper and never need anything fancier.

If you'd like the page already drawn — the total, the shares, the sinking fund, and the gift list laid out for you — the ready-made version from this lesson is in our shop: the Christmas Budget Planner.