Every Birthday, Already Saved For

A gift is a bill that has not arrived yet.

Nobody's budget is wrecked by a gift they saw coming. It's wrecked by the accumulation of gifts they somehow didn't — the birthday that "snuck up," the Christmas that apparently moves every year. But birthdays don't move, and Christmas is the same date it was last year. What's missing isn't warning. It's a list, written once, while the year is young and nobody's in a panic.

So treat the gift year the way this method treats everything else: every person, every occasion, every date, one honest number — totaled in January, then saved for like a bill, a little at a time.

The example — Carla's gift year, $325

Here's a real worked example, the same one printed on our Gift Budget Planner. Carla wrote her whole 2027 gift year down in January — six people, before a single birthday could sneak up:

> **Mom** — Birthday, Mar 14, $50.00
>
> **Dad** — Birthday, Jun 6, $50.00
>
> **Emma (niece)** — Birthday, Sep 9, $40.00
>
> **Lena (sister)** — Christmas, Dec 25, $75.00
>
> **Tom (brother)** — Christmas, Dec 25, $75.00
>
> **Jess (friend)** — Christmas, Dec 25, $35.00

All gifts total: **$325**.

Now add just the Christmas lines: $75 + $75 + $35 = **$185**. Most of the year is Christmas — and Carla can see that in January, not in a December panic.

Then she saves for it like a bill. Total planned $325; **$125 already set aside**; **$200 still to save**. At **$50 a month for four months**, the $200 is covered, exactly. When each gift gets bought, its money was already waiting for it.

The steps

- **Write the whole year down in January.** Every person, every occasion, every date — birthdays, Christmas, the rest. The list is short once it's written; it's only endless while it's carried in your head.
- **Give each gift one honest number.** What you'll actually spend, decided calmly at the kitchen table — not what December guilt will spend at the mall.

- **Total it, and read Christmas as its own subtotal.** For most households Christmas is the majority of the gift year hiding inside it. Seeing the $185 inside the $325 is what turns December from a surprise into a schedule.
- **Save for the total like a bill.** Subtract what's already set aside, divide the rest by the months or checks you have, and save that amount on the plan until it's covered.

The honest part

The numbers on the list are decisions, and January-you gets to make them with a clear head: fifty for Mom because fifty is what's honest this year, not because a store in December said a good daughter spends more. If money is tight, smaller numbers written down beat generous numbers improvised — a $25 gift whose money was waiting beats a $75 gift that went on a card and stayed there till March. The list doesn't make gifts cheaper. It makes them *planned* — and planned is the difference between generous and guilty.

The free way

One notebook page runs the whole year: a line per person with the occasion, the date, and the amount; the total; the Christmas subtotal; and the monthly saving written beside your other bills. Plenty of gift years were saved for on exactly that and never needed anything fancier.

And if you'd rather skip drawing the gift table and the save-it panel yourself, the ready-made Gift Budget Planner is in our shop — the same list, the same saving, printed and ready.