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.

NAME	GIFT IDEAS	PLANNED TO SPEND