

Christmas 2027 sinking fund

12 months

Save a little every month so next December is already paid for.

KEPT AT _____

2027 HOLIDAY BUDGET \$ _____ ÷ 12 = EACH MONTH \$ _____

MONTH	PLAN	SAVED	TOTAL
January			☐
February			☐
March			☐
April			☐
May			☐
June			☐
July			☐
August			☐
September			☐
October			☐
November			☐
December			☐

Color in every 10% saved



Gifts, food, travel, decorations, cards: include everything December usually costs. Starting late? Divide by the months you have left.