Big Joy, Small Budget

Your Christmas Planner

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Step 1: Set your number

Decide what you can comfortably spend, then stick to it. A Christmas that leaves you stressed in January isn't a good one.

My total Christmas budget: $_____

Step 2: Divide it into buckets

The suggested split is just a starting point. Adjust it to suit your family.

Bucket	Suggested	Planned	Actual	+ / -
Gifts	40%	$	$	$
Food & drink	35%	$	$	$
Decorations	10%	$	$	$
Activities & traditions	10%	$	$	$
Buffer for surprises	5%	$	$	$
TOTAL	**100%**	$	$	$

Step 3: Choose your non-negotiables

Pick two or three things that matter most to your family. Spend here, and let the rest go without guilt.

1. _____

2. _____

3. _____

Before you spend a cent
The biggest budget-wreckers are rarely the big purchases. They're the dozens of small, unplanned ones. Write it down, check it off, and keep your receipts in one envelope.

Not everything has to shout CHRISTMAS
Before you buy a platter, napkins or candle holders covered in holly, ask: will I use this in July? A plain white, black or red piece works for Christmas lunch and every birthday, barbecue and dinner party after. Let greenery, a ribbon or a sprig of rosemary do the festive work. Spend once, use all year.

Versatile pieces I could buy, borrow or already own:

_____

More ideas at next-chapter-living.com

Gift Planner

Thoughtful beats expensive, every time

Gift ideas that cost less

Homemade treats and jars | A playlist or framed photo | A night of babysitting | A home-cooked dinner | Skills swap or garden help | Op shop and pre-loved finds | Secret Santa with a cap

Who	Gift idea	Budget	Actual	Bought / made	Wrapped	Given
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐
		$	$	☐	☐	☐

Gift budget total: $ _____ **Spent so far: $** _____

Feast Planner

An abundant table without the financial hangover

Guests: _____ Total food budget: $_____ Cost per head: $_____

The menu and who's bringing what

Dish	Who's bringing it	Est. cost	Actual
Starter / nibbles		$	$
Main		$	$
Side		$	$
Side		$	$
Salad / veg		$	$
Dessert (the standout!)		$	$
Drinks		$	$
		$	$
		$	$

Buy early (non-perishables)

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

Buy late (fresh)

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

Stretch the budget
Choose seasonal produce and own-brand basics, assign potluck categories so you don't end up with six desserts, plan realistic portions, and make a post-Christmas sandwich or soup night out of the leftovers.

Decor & Traditions

Create the moments you'll still talk about in ten years

Decorate on a shoestring

Foraged greenery, salt dough and paper ornaments, candles, fairy lights, or a swap with a neighbour.

Decoration / project	Free	DIY	Buy	Cost	Done
	☐	☐	☐	$	☐
	☐	☐	☐	$	☐
	☐	☐	☐	$	☐
	☐	☐	☐	$	☐
	☐	☐	☐	$	☐
	☐	☐	☐	$	☐

Traditions to create or keep

Lights walk, carols, movie marathon, giving back together, a yearly photo or letter to your future selves.

Tradition	When	Who's in	Cost
			$
			$
			$
			$
			$
			$

A note for summer Christmases

Picnics, cold-spread lunches, backyard cricket, water-balloon fights and sunset swims are among the cheapest and most joyful traditions of all.

Countdown & Reflection

Plan early, enjoy more

8 weeks to go

- [ ] Set your total budget and buckets
- [ ] Choose your non-negotiables
- [ ] Write the gift list with ideas
- [ ] Agree on Secret Santa or a spending cap

4 weeks to go

- [ ] Start homemade gifts
- [ ] Buy non-perishables on special
- [ ] Send the potluck sign-up
- [ ] Forage and gather decorations

1 week to go

- [ ] Wrap the gifts
- [ ] Confirm who's bringing what
- [ ] Buy fresh food, avoiding the final-day rush
- [ ] Plan the leftovers

Christmas week

- [ ] Set the table and the mood
- [ ] Cue the playlist and the games
- [ ] Take the yearly photo
- [ ] Put the phone down and be there

After Christmas: what worked?

Total spent: $ _____ **Under / over budget: $** _____

The moment I'll remember most:

What I'll do again next year:

What I'll skip or change:

Share your favourite low-cost Christmas tradition with us
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