FREEDOM CLIMBERS

FREE PRINTABLE

Holiday Gift List & Christmas Fund Planner

Count your paydays, set one honest total, and split it into small pieces. Then shop from the list, not the store.

Step 1: My holiday math

Paydays left before I shop: _____

Holiday total (gifts + extras): $_____

Total ÷ paydays = $_____ per paycheck

Auto-transfer set up? ☐ Yes ☐ Not yet

Step 2: The extras that hide in December

Extra	Limit	Spent
Wrapping, cards, shipping	$	$
Holiday food and treats	$	$
Travel or gas to see family	$	$
Decorations, party, school exchange	$	$

Step 3: My gift list

Name	Gift idea	Limit	Spent	Done
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
		$	$	☐
Totals		**$**	**$**	

My rule

If it's not on this list, it waits until January. When a "deal" pops up, I check the list before I check out.

If the math doesn't fit

Essentials first: rent, utilities, food, getting to work.
Shrink the circle: a name draw, kids-only, or a dollar limit.
Lower the limit or swap in a homemade gift.
Skip "pay in 4" splits that stack up fast.

Example (made-up numbers): $200 total ÷ 4 paydays = $50 per paycheck. The CFPB suggests covering your usual bills first, making a gift list with a personal rule, and tracking what you spend as you go. Gift cards: under federal law they generally can't expire for at least five years after activation (FDIC), and no real business or agency asks to be paid in gift cards. Education only, not financial advice.

Full guide: freedomclimbers.com/christmas-sinking-fund/

Free to share and print. Please link back to freedomclimbers.com.