Christmas gift budget

Write a gift budget first, then a name, a gift idea and a planned amount for each person. After you buy, write what you actually spent and tick bought and wrapped. Amounts work in any currency.

YEAR

GIFT BUDGET

RECIPIENT	GIFT IDEA	BUDGET	ACTUAL	BOUGHT	WRAPPED
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
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				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
TOTAL					
LEFT TO SPEND					

GIFTS STILL TO BUY

GIFTS STILL TO WRAP

NOTES

Sinking funds tracker

A sinking fund is money you set aside, a little at a time, for a cost you already know is coming. Write each fund, its target, the due month, and the monthly amount. Tick a box when that month's money has been moved. Amounts work in any currency.

YEAR

FUND NAME	TARGET AMOUNT	DUE MONTH	MONTHLY AMOUNT	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
EXAMPLE Car insurance	$600	June	$50	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
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				☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Tick a month when that month's amount has been set aside.

Monthly bill calendar

Write the month, then put each bill on the day it is due. Weeks begin on Monday. The list under the calendar keeps the amount and a paid box. Amounts work in any currency.

MONTH	YEAR	TOTAL BILLS THIS MONTH

DUE DATES

MON	TUE	WED	THU	FRI	SAT	SUN
1 Rent						

BILL LIST

BILL	DUE	AMOUNT	PAID
EXAMPLE Rent	1st	$1,200	☐
			☐
			☐
			☐
			☐
			☐

TOTAL AMOUNT	PAID	STILL DUE

Write the date in the corner of a day and the bill name on the line. Tick the paid box on the list when the bill has gone out.

If you want the monthly planner and the sinking funds kit in one download, the Budget Binder is 36 pages, for $12: valebound.shop/budget-binder-printable