

ESSY'S ESSENTIALS

THE ESSY CABINET / SEASONAL PAPERS



A Calm Christmas Budget

Make room for the people,
the plans and a little December magic.

Gifts, hosting, journeys and the small extras.
One thoughtful plan for the whole season.

BY ESTHER

12 A4 PAGES / UNDATED / PRINT + ANNOTATE



The Christmas you want

Begin with what you want to enjoy, then give those plans a place in your money.

For me, December includes Christmas markets, gifts for Bas and meals with people I love. His birthday has its own pot. Planning them separately helps me see what each celebration needs - and leaves room for a lovely surprise. - Esther

Year / currency / check-in date

Whose plan is this?

Personal, joint or combined? Name the people and accounts included.

Three things that would make this Christmas feel like ours

A meal, a day out, time together, a tradition. Price does not decide its importance.

What belongs outside this Christmas budget?

For example: a December birthday, everyday bills or another savings goal.

A simple route through these pages

Plan on pages 4-8; collect the totals on page 3. Use pages 9-10 for saving and payment dates, page 11 to review, and page 12 as your visible summary. Write by hand or annotate with your own PDF app. No automatic calculations or interactive form fields.



Every part has a place

Use one currency and the same scope throughout. This is your master total.

Limit: the amount you choose to allow. Paid: purchases already settled. To pay: unpaid commitments plus realistic estimates for planned purchases. Forecast: paid + to pay. An order placed on credit is still to pay until settled.

CATEGORY	LIMIT	PAID	TO PAY	FORECAST
Gifts (page 4)				
Hosting (page 6)				
Trips & days out (page 7)				
Home & small extras (page 8)				
Other included costs				
TOTAL (excluding buffer)				

Unallocated breathing room / buffer

Set your own amount. When used, move that amount into the relevant category and reduce this buffer.

Two different questions

Does the forecast fit your category limits? And can the unpaid part be funded by its payment dates? Page 9 answers the second question. Already paid is part of the season's cost, but it is not still sitting in your pot.



By person, with intention

Make a list before adding another parcel to the basket.

Illustration only, not a suggested spend: Mum / a book and something for the kitchen / limit 40 in your chosen currency. Choose amounts that fit your own circumstances.

WHO / IDEA	PAYER*	LIMIT	PAID	TO PAY

*Use initials or "joint". Include delivery and wrapping here only if you will not count them on page 8. To pay includes an estimate for gifts you still intend to buy.

Totals to page 3: limit ____ paid ____ to pay ____

Print another copy if needed; add all gift sheets together only once.



Bought, hidden, remembered

Check the stash before shopping again. A plain box can be very good at hiding a gift from you, too.

FOR / ITEM	WHERE IT IS	ARRIVED?	WRAPPED?

Still waiting for / return deadline / receipt location

This is an inventory, not an extra spending total. Keep amounts on page 4. Store this page privately if the gifts are a surprise.



The table, without the scramble

A meal for two and a gathering for nine need different plans. Start with the actual occasion.

Occasion / date / number of guests

What is already in the cupboard? What are others bringing?

COST / WHAT IT COVERS	PAYER	LIMIT	PAID	TO PAY
Food & ingredients				
Drinks				
Table details / candles				
Other / delivery				

Totals to page 3: limit _____ paid _____ to pay _____

For several gatherings, use a sheet for each and combine the totals.

Keep the boundary clear

Choose whether this page includes the whole food shop or only the extra Christmas cost. Keep ordinary groceries covered in your household plan. Reuse table pieces where you want to; a new setting is a choice, not an obligation.



Leave room for the detour

Christmas markets, family visits or a night away: plan the journey as well as the destination.

Plan / dates / people / who pays

COST	LIMIT	PAID	TO PAY
Travel / fuel / transport			
Parking / local transport			
Accommodation			
Tickets / booking fees			
Food & drinks			
Other planned extras			

Totals to page 3: limit _____ paid _____ to pay _____

Deposit due / balance due / cancellation terms to check

A market gift still belongs in Gifts; an ornament belongs in Home. Count each purchase once. For a spontaneous restaurant or find, decide whether to use your page 3 buffer or adjust another plan before adding it.



Before another ornament

Look at what you own first. Give a larger purchase its own decision.

What can come out again this year?

Decorations, lights, wrapping supplies, table pieces or clothes you already enjoy.

ITEM / PURPOSE	PAYER	LIMIT	PAID	TO PAY
Decorations / tree / lights				
Cards / postage / wrapping				
Outfits / other extras				

Totals to page 3: limit ____ paid ____ to pay ____

One bigger purchase: why this year, and which pot pays?

If it belongs to a separate home budget, leave its cost out of this workbook.

A tree or statement piece may last for years, but its full purchase cost still needs funding when you buy it. This year’s payment is not divided across future Christmases.



Work back from the dates

Use what remains to pay, not the total cost of the season.

STEP	AMOUNT
R Total TO PAY from page 3	
B Unallocated buffer from page 3	
A Money set aside and still available for this plan	
G Still to fund = $\max(0, R + B - A)$	

A excludes money already spent, emergency funds, January essentials and other savings. If $R + B - A$ is negative, enter zero. For separate private and joint pots, repeat pages 9-10 per payer; one person's surplus does not automatically cover another's costs.

First funding deadline / saving dates before it / number of deposits

Count actual paydays or transfer dates. Never divide by zero.

Indicative amount per deposit: $G \div \text{number of deposits}$

This works only if all unpaid costs fall after those deposits. For earlier payments, check page 10.

A fictional example

To pay $600 + \text{buffer } 100 - \text{available pot } 250 = 450$ still to fund. With 3 deposits before anything is due, that is 150 per deposit. These are example figures, not spending targets. If the pace does not fit, change the plans, timing or buffer; do not assume borrowing fills the gap.



Before each payment is due

A funded total is only useful if the money arrives in time.

Opening pot balance / as-of date

Copy A from page 9. This is money still available now.

List future movements in date order. Add only new contributions to this pot; subtract unpaid purchases or bills when due. Balance = previous balance + in - out. A deposit and its later balance are separate outflows, not the full booking price twice.

DATE	MOVEMENT	IN	OUT	BALANCE

If a balance turns negative, revise the plan before that date. Preserve the unallocated buffer in the closing balance unless you deliberately assign it. Do not subtract purchases already paid from the opening pot again.



Keep the plan kind and honest

Review together if the money is shared. Keep surprise-gift details on your private sheet.

Review date / actual pot balance / next payment due

What has changed since our last check?

Update Paid and To pay on the detail sheets, then refresh page 3. Do not add the same purchase twice.

One adjustment we agree on

Keep, simplify, postpone or remove a plan. If using buffer, name the amount and category.

Private and joint: does the split still feel fair?

Agree who pays and what may be spent without checking first. There is no required equal split.

January money we are leaving untouched / next review date

After Christmas

What was worth making room for? What went unused? Record refunds only when received, check unpaid balances, and decide where any leftover pot money goes. Let next year benefit from what you learned.



Our Christmas, at a glance

A shareable summary. Keep hidden presents and private account details elsewhere.

Year / currency / updated on / people included

The three things we are making room for

THE CURRENT PICTURE	AMOUNT
Already paid (page 3)	
Still to pay (page 3)	
Unallocated buffer (page 3)	
Pot money available now (refresh at each review)	
Still to fund: $\max(0, \text{to pay} + \text{buffer} - \text{available})$	

Next contribution: date / amount | Next payment: date / amount

One next action / who will do it / by when

For personal organisation and reflection, not financial, tax, legal or investment advice. Check actual balances and dates before committing. Examples are illustrative. © Essy's Essentials. Personal use only. Version 1.0.