

Christmas Budget Planner 2026

One page at a time. Fill in what you know, leave the rest.

Christmas Day is Friday 25 December 2026. Pick a total you're comfortable with, then split it up below.

1. My total Christmas budget

Total I can spend

Already saved

Still to save

£

£

£

2. Split it up

Area	Budget £	Actual £	Left £
Gifts (page 2)			
Food & drink			
Travel			
Decorations & other			
Total			

3. Food & drink

Item / shop	Budget £	Actual £	Done

Ideas: Christmas dinner, drinks, snacks, Boxing Day leftovers, hosting extras.

Gifts

Write each person once. Budget first, then what you actually spent.

Who	Gift idea	Budget £	Actual £	Bought	Wrapped

Tip: remember cards, postage, wrapping paper, Secret Santa and school or work collections.

Travel

Trip / who	Budget £	Actual £	Booked

Decorations, other & savings tracker

Little and often adds up. Tick each week you put something by.

Decorations & other

Item	Budget £	Actual £	Done

Weeks-to-Christmas savings tracker

Still to save ÷ weeks left = a weekly amount. Missed one? Spread the gap over the weeks left, or trim the budget.

Week starting	Weeks to go	Plan £	Saved £	Running total £	Done
Mon 2 Nov	8				
Mon 9 Nov	7				
Mon 16 Nov	6				
Mon 23 Nov	5				
Mon 30 Nov	4				
Mon 7 Dec	3				
Mon 14 Dec	2				
Mon 21 Dec	1				

A note from us

This planner is free to print and share. It's a planning aid, not financial advice.

If you'd rather keep it on your phone, QuidsUp (a simple UK money app we make) has a Christmas budget page with a countdown and a free plan, no card needed. Your data stays on your device. Paper works just as well!

quidsup.co.uk/?utm_source=planner&utm_medium=pdf&utm_campaign=xmas2026

Worried about money or debt? Free, confidential help is available from MoneyHelper (moneyhelper.org.uk) or StepChange (stepchange.org).

