



Xmas Budget Planner

How to work out your budget

Plan how much you need to spend this Xmas

Having a budget and sticking to it will help you to avoid spending more than you can afford. Use our planner to help you keep track of your spending and stay within budget.

- 1 Get a pen, paper and calculator.
- 2 Think ahead - what is the total amount that you can afford to spend this Xmas?
- 3 Write down how much you think you will need to spend against each item in the “estimated” column. Add all your figures together to find your estimated total spend.
- 4 Take your planner with you when you’re shopping. Look around for the best deals and record your actual spend against each item.
- 5 Resist impulse buying
- 6 Make sure that your total “actual spend” is the same or less than your total “estimated spend” – this way you’ll stay on budget!

