



# Christmas

LAST MINUTE

# Budget

PACK



It's nearly christmas!!

This last-minute pack contains all you will need for 2 months of budget preparation for Christmas. This pack is here to help you to avoid taking on a ton of debt or getting behind on bills over the next few months. There is nothing like writing things down to keep on track with your money. The instructions are on the first page to tell you how to use the sheets.

I really hope you will find this booklet helpful!

Lots of love from,

Ruth xxx

If you want to read more about budgeting, go to my blog [mrshawkinshouse.com](http://mrshawkinshouse.com).

Come on over to [@mrs.hawkins.house](https://www.instagram.com/mrs.hawkins.house) for all sort of frugal debt free living chat.

If you are interested in watching YouTube videos on living family life on a budget go to [Mrs. Hawkins House](https://www.youtube.com/channel/UC...).

# What's Inside?

## 1. **Christmas Fund Trackers**

Print and cut out each tracker to insert into/ stick onto a cash envelop. This will help you to keep track of your various Christmas savings goals.

- Write in the 'NAME' (example Santa for Emma)
- Add in the savings 'GOAL' (€150)
- Add in the dates/amounts of money that you are adding.
- Add in names of things you wish to buy to help you to keep a list of items in each fund.
- There is a section if you need to take money out of this fund ( +/-)
- There is a section for grand total that hopefully will add up to your initial goal amount.

## 2. **November and December Budget Sheets**

Now is the time to write out your budget for the last two months of the year. This will help you to focus on your income and your essential outgoings throughout the holiday season. It is so easy to get off track with regular bills when there are so many other things to pay out for during Christmas. Go to the [Budgeting For Beginners section on my blog](#) for detailed instructions on how to approach your first budget and on how to fill out a budget planner.

## 3. **Spending Freeze Tracker.**

November and early December is a great time to do a spending freeze (pardon the pun). A spending freeze is basically a no spend challenge. The idea is that you commit to a period of 'no spending' so that you can maximise your savings for Christmas. The sheets are undated. Add your dates in to the tracker. Give a tick or an X to each spend day or no spend day.

[I did a whole no spend year and I have a section on my blog that goes into how to do a no spend challenge.](#)

Print out and use the spending freeze tracker in this pack to keep your self accountable as you do your winter spending freeze. You will be amazed how much money you can save by doing a no spend/ spending freeze challenge!

# Christmas Funds

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# Christmas Funds

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# November



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# Spending Freeze

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# Spending Freeze

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