HOLIDAY BUDGETING MADE VISIBLE

# The Inflation-Proof Christmas Planner

Last year's prices next to this year's, and a cap set for every gift.

Schealtiel Lawson

PRINTABLE RESOURCE

# Before you start



### HOW TO USE THIS

- Start with the “My ceiling” page: set the total you want to spend before looking at a single shop window.
- For each person, write what the gift cost last year, then today’s price. The percentage gap is computed with the rule on page 6.
- Write a cap per person; it is split from the total (table on page 7).
- Record each real purchase in the log. The amount left to spend is recomputed line by line, on paper.
- After the holidays, fill in the review: it becomes the “last year” column for next year.

### PRINTING

US Letter format. When printing, choose “actual size” (100%, no scaling). Double-sided is recommended; punch holes on the left for a binder.

A tracking tool only: it promises no savings and gives no financial advice. Example amounts are made up. Write in your own currency.

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# The idea in three moves

READ ONCE

Prices creep up and we do not notice: a gift "about the same price" often costs a little more than planned, and ten small gaps make a big overrun. This planner makes the gap visible, person by person.

### 1 · CAP FIRST

You set the total before looking at prices. Each person's cap follows from it; the price of the gift does not decide.

### 2 · COMPARE WITH LAST YEAR

For each gift: price paid last year, price seen this year, percentage gap. If the gap exceeds what you accept, you change the idea, not the budget.

### 3 · LOG EVERY PURCHASE

The purchase log shows what is left to spend as you go. Small purchases (wrapping, cards, batteries) count too.

> One rule: if a purchase goes over the cap, you still log it, in red, and decide knowingly where to take the difference from.

# Worked example with calculations

MADE-UP AMOUNTS

Here is how a line reads. Percentages are computed as: (this year's price − last year's price) ÷ last year's price × 100.

| Person | Last year | This year | Change | Cap | Margin |
|---|---|---|---|---|---|
| Mum | 25 | 27 | +8 % | 28 | 1 |
| Brother | 30 | 33 | +10 % | 32 | -1 |
| Friend | 15 | 15.8 | +5.33 % | 15 | -0.8 |
| Colleague | 10 | 10.5 | +5 % | 10 | -0.5 |
| Nephew | 20 | 23 | +15 % | 22 | -1 |
| **Total** | **100** | **109.3** | **+9.3 %** | **107** | **-2.3** |

> Reading: the margin is the cap minus today's price. A negative margin flags an overrun to decide on before buying.

### YOUR TURN

Copy three of your gifts below and redo the three calculations by hand.

| Gift | Last year | This year | Change % |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# My ceiling

FILL IN FIRST

## THE TOTAL I WANT TO SPEND ON THE HOLIDAYS

**Total** _____

**Currency** _____

| Category | Last year | Cap | Actual |
|---|---|---|---|
| Gifts | | | |
| Food and drink | | | |
| Decorations | | | |
| Cards, wrapping, postage | | | |
| Travel, transport | | | |
| Outings, shows | | | |
| Donations and tips | | | |
| Unexpected | | | |
| **Total** | | | |

## WHAT I WILL NOT SPEND ON, WHATEVER HAPPENS