

Christmas Planning Guide



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Debt Free Spending

Keeping your finances in order while enjoying the wonderful things of the season!

Christmas 2011

****Please note, this guide is meant to be placed in either a three prong folder or binder!*

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Christmas Budget

Making a Christmas Budget is the first step in preparing yourself financially for the holiday season. As you create your budget, think of EVERY person for whom you will buy a gift, and EVERY event you will host/attend that will require a portion of your finances. Make sure to include the paper delivery person, mail carrier, co-workers, teachers, and friends, not just your family!

People (Names)

Budget

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Events:

_____	_____
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Items (Decorations, Stamps, Cards, Sitting fees, etc.)

TOTAL BUDGETED AMOUNT FOR HOLIDAY SEASON

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Holiday To Do List:

The Holiday To-Do List is broken down into a timeline. This will help make your holiday season less stressful, if you can purchase these items/complete tasks in advance.

6-12 months in advance:

- Shop the post Christmas sales for cards, wrapping paper, bows, decorations, etc. You will get a HUGE discount!
- Start preparing your gift giving budget and Home Made Giving List
- Use these to start budgeting money away for purchases, AND you can shop sales all year long to get deep discounts of gifts.
- Organize your decorations. Also, make sure to label totes/storage, and store items together.
- Begin working on homemade gifts that might require extensive time.

3-6 months in advance

- Book any hotel reservations, or reservations for facilities needed for holiday parties (the office party, large family reunions, etc.)
- Book sitting with photographer for family/card photos
- Continue budgeting money into a Christmas Club or Savings account (you may use some of this money throughout the year as you purchase gifts on discounts).
- Begin working on homemade projects that involve your children. When they're off in the summer is a good time to make holiday ornaments for teachers and family.
- Put items on lay-away if necessary. Most stores only carry a 90 day plan, so this can be done around the 3 month mark.

2-3 months in advance

- Order Christmas cards. If you get them during this time, you could go ahead and start addressing them.
- Start planning events so you have plenty of time to add the finishing touches. This means working with family or committee members to ensure that pre-event details can be worked out smoothly.
- Start planning for Black Friday/Holiday Shopping. This may mean finding a babysitter, or making other plans for the day. Print off the Black Friday Shopping Guide included in this guide!
- Start purchasing dry goods for events that can be stored ahead of time.
- Continue purchasing gifts at discounted prices.

- Order any specialized return address labels for Christmas Cards.
- Wrap any gifts purchased (label them with a post-it, so you can remember whose gift it is!)
- Continue working on homemade gifts.

1-2 months in advance

- Bake and freeze cookies/pies one in advance.
- Continue to purchase dry goods for events that can be stored ahead of time. This can also include items like plates, forks, cups, napkins, etc.
- Finalize party plans and details with family/committee members.
- Continue purchasing gifts at discounted prices.
- Finish putting the finishing touches on Christmas cards, and prepare to mail them (i.e. Purchase Stamps, Address Cards, etc.)
- Place orders for any party trays that may be needed during the holiday season.
- Somewhere between this time and the Final Four, you will want to begin decorating. I prefer to do this on Black Friday weekend, since I am off for a few days. However, some prefer to do this at later dates based on family tradition. Just remember, ANYTHING you can do ahead of time, DO IT!
- Wrap any gifts purchased.
- By now you should be finishing all homemade gifts.

The Final Four

You are now in what we like to call "crunch time." This includes the four weeks between Black Friday and Christmas. This is supposed to be a time of enjoyment and reflection, where hopefully the true meaning of Christmas can be appreciated. Hopefully your pre-holiday preparations are paying off, and you can now truly enjoy the holiday season!

- Finalize all gift purchases.
- Mail Cards.
- Mail invitations to any holiday parties.
- Purchase perishable foods.
- Finish Wrapping Gifts.
- Enjoy the season! Plan some fun activities such as caroling, helping the needy (which should be a year-round activity for all of us), doing something crafty as a family (Gingerbread houses, etc.).

If you've planned ahead, you should be able to enjoy this season for its true meaning!

Black Friday Shopping Guide

Depending on your tolerance level for getting up early and crowds, Black Friday is a HUGE day to score big savings on presents. There are also some GREAT websites that can help you comparison shop!

Of COURSE, I want you to visit Debtreespending.com so you can score GREAT deals all year long, and we will keep you up to date on awesome Black Friday sales! However, here are my two other FAVORITE Black Friday websites!

<http://bfads.net/>

<http://blackfriday.com/>- This one is my FAVORITE!! You can create a printable list of all the stores you want to visit, AND a personalized list of all the DEALS you want to purchase!

Here are some TIPS for Black Friday Shopping:

1. After dinner is over Thursday evening, take a quick trip to Walmart and any other stores that are open to see where they are setting up the displays for the Black Friday specials. This REALLY helped us to be prepared for the Midnight dash at Walmart this year. We scored a TON of \$10 DS games for my son.
2. Plan Ahead! Make sure you have a babysitter. Also, if you can't handle cooking and then shopping early, allow someone else to make the meal this year!
3. DON'T take drinks with you into the store. You can only imagine why I'm including this!
4. Carry ONLY the items you need to purchase your gifts. While I'm not a fannypack carrier, you should consider taking a minimum amount of necessary items, and ditch the purse!
5. Keep all your coupons organized for the day of shopping. I buy 3-4 newspapers on Thursday to get the necessary coupons I need for some of the big retailers. I scored over \$70 in products for under \$20 this year at the Bon Ton in our area.
6. Shop alone, unless you are with someone who can move and shake it! Set up a time to shop with your girlfriends later in the day, so they don't slow you down. I've had this happen, where you're too busy trying to help someone else, and you don't get the items you need.
7. Keep a good sense of humor. It's early and you're probably tired, so make sure to laugh at yourself!

Special Event Checklist

This is a checklist to use as you plan special events for the holiday season. You may need to add/change some of the items to suit your needs.

- Secure a location
- Prepare the guest list
- Decide on the menu
- Order/purchase invitations
- Plan the decorations
- Compile addresses/purchase stamps and/or special return address labels
- Order party trays
- Purchase dry goods and decorations
- Bake items you can freeze in advance
- Purchase needed dinnerware items: utensils, napkins, plates, cups, etc.
- Purchase perishables
- Last Minute To-Do

- Have Fun!