

Christmas Gift & Budget Planner 2026

Work out what you can afford first, then split it up. Every box is blank: fill in your own figures.

1. What I can afford each month

Monthly take-home pay (after tax, NI, pension, student loan)	£
Regular outgoings (bills, everyday spending, repayments)	£
Amount left (take-home pay minus outgoings)	£
Christmas pot per month (the part of what's left I can put aside)	£
Number of paydays before I need the money	
Already saved for Christmas	£
My total Christmas budget (pot × paydays + already saved)	£

Keep some of what's left for the unexpected. Bills still need paying in January, so check when your January payday falls.

2. Split my total Christmas budget

Category	Budget	Spent	Left
Gifts	£	£	£
Food & drink	£	£	£
Travel	£	£	£
Decorations	£	£	£
Going out	£	£	£
Cards, wrapping & postage	£	£	£
Other	£	£	£
Total	£	£	£

There's no right split: it depends on how you celebrate. The categories should add up to the total, so trim them, not stretch it.

3. Key dates

Bank holidays (GOV.UK)

Fri 25 Dec 2026 Christmas Day

Mon 28 Dec 2026 Boxing Day (substitute day)

Fri 1 Jan 2027 New Year's Day

Mon 4 Jan 2027 2nd January (substitute day, Scotland only)

Royal Mail last posting dates, UK addresses

Fri 18 Dec 2nd Class, 2nd Class Signed For

Sat 19 Dec Royal Mail Tracked 48

Mon 21 Dec 1st Class, 1st Class Signed For, Tracked 24

Wed 23 Dec Special Delivery Guaranteed

Sources: gov.uk/bank-holidays (checked 23 Oct 2026); Royal Mail Christmas 2026 last recommended posting dates (checked 19 Oct 2026). Royal Mail says its dates can change and advises posting as early as possible: check royalmail.com before you post.

My December payday: _____ My January payday: _____

Shopping done by: _____ Notes: _____

Want the sums done for you? Free calculator: straightsums.co.uk/christmas-budget-calculator

Christmas gift list

Give everyone a budget before you shop, then tick each gift off as you buy and wrap it.

Who for	Gift idea	Budget	Spent	Bought	Wrapped
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
		£	£	☐	☐
Total		£	£		

Group people at the same budget if it helps. Copy the gifts total into "Gifts" on page 1 and check it fits.