🎄 Week 1 Planning Pack 🎄

Budget Christmas Countdown • Planning Your Best Christmas Yet

Why Planning Matters

When finances are stretched, planning gives you control. By making decisions now, December won't decide for you. This week is about clarity without spending—transforming chaos into a manageable, meaningful Christmas.

> **This Week's Goal:** End the week with a clear budget, difficult conversations completed, and a plan that feels manageable instead of overwhelming.

Taking Stock: What You Already Have

Before planning forward, identify what you're starting with. You likely have more resources than you think.

Quick Inventory Checklist

- [ ] **Decorations:** Tree, lights (working?), ornaments, outdoor decor
- [ ] **Wrapping supplies:** Paper, bags, ribbon, tape, scissors
- [ ] **Alternative wrapping:** Newspaper, brown paper, fabric, magazine pages
- [ ] **Clothing:** What works for Christmas Day? Needs repairs?
- [ ] **Food supplies:** Baking ingredients, spices, tinned goods, freezer items
- [ ] **Skills & talents:** What can you make, bake, teach, or create?

My Key Resources

Things I have that surprised me:

Things I definitely need to get/make:

💰 Setting Your Budget 💰

Face your number without judgment

Be honest: Underestimating expenses or overestimating income only creates stress later. Reality is your friend, even when it's uncomfortable.

Step 1: December Income

Wages/Salary (after tax)	£ ___________
Benefits	£ ___________
Partner's income (after tax)	£ ___________
Other income	£ ___________
TOTAL INCOME	£ ___________

Step 2: Essential December Expenses

These are non-negotiable costs you MUST pay.

Rent/Mortgage	£ ___________
Utilities (gas, electric, water)	£ ___________
Council Tax	£ ___________
Regular food shopping	£ ___________
Transport	£ ___________
Debt payments	£ ___________
Phone/Internet	£ ___________
Insurance	£ ___________

Childcare/School costs	£ ___________
Other essentials	£ ___________
TOTAL EXPENSES	£ ___________

Step 3: What's Available

Total Income: £ ___________

Minus Essential Expenses: - £ ___________

= Available for Discretionary: **£ ___________**

Step 4: Other December Costs

Emergency buffer	£ ___________
Work gifts/collections	£ ___________
School requests	£ ___________
Other December costs	£ ___________
TOTAL OTHER COSTS	£ ___________

Your Christmas Budget

Your ACTUAL Christmas Budget

Available Discretionary:	**£** ___________
Minus Other December Costs:	**- £** ___________
YOUR CHRISTMAS BUDGET:	**£** ___________

How I feel about this number:

Budget Breakdown (if not £0)

Divide your budget across these categories:

Christmas Food (30-50%)	£ ___________
Gifts (20-40%)	£ ___________
Decorations & Supplies (5-15%)	£ ___________
Activities & Experiences (10-20%)	£ ___________
Emergency Buffer (10-15%)	£ ___________

Tip: These percentages are guides, not rules. Adjust based on what matters most to YOUR family.

Zero Budget Plan

If your budget is £0, focus on these free resources:

✓ Food resources I can access:

✓ Free activities I've identified:

✓ Materials for DIY decorations:

✓ Skills/time I can offer as gifts:

💬 Managing Expectations 💬

The conversations that change everything

Why this matters: The conversations you have now will shape your December. Avoiding them won't make them go away—it just makes them harder later.

Conversation 1: Your Partner/Co-Parent

When: This week (not December 23rd!)

Script starter: "I want us to plan Christmas together so we're not stressed in December. I've worked out our realistic budget is £_____, and I want to make sure we're on the same page about priorities."

What to cover:

- [ ] Agree on the actual budget number
- [ ] Decide what's essential vs. nice-to-have
- [ ] Divide responsibilities
- [ ] Plan how to handle family pressure

Conversation 2: Extended Family About Gifts

When: Early November

Script options:

"We're simplifying Christmas this year. Would you be open to doing a Secret Santa with a £10 limit instead of buying for everyone?"

"We're not doing gifts with adults this year. We'd love to see you and share time together, but we're taking the pressure off presents."

"We're in a tight spot financially this year. I wanted to let you know early that we won't be exchanging gifts."

Conversation 3: Children

Age-appropriate honesty builds resilience.

Ages 3-7: "Christmas is going to be a bit different this year. We're going to make lots of things ourselves and do special activities together!"

Ages 8-12: "You know we've been careful with money lately? Christmas will be smaller this year, but we're going to make it really special by [your plan]. What ideas do you have?"

Ages 13+: "I want to be honest about our financial situation. Christmas will be different because we need to be careful with money. What matters most to you about the holidays?"

✓ This Week's Action Steps ✓

Your Week 1 Checklist

Monday-Tuesday: Inventory

- [ ] Complete decoration and supplies audit
- [ ] Check cupboards and clothing
- [ ] List skills and resources

Wednesday-Thursday: Budget

- [ ] Calculate realistic budget
- [ ] Break down into categories
- [ ] Have money conversation with partner

Friday-Saturday: Expectations

- [ ] Reach out to extended family about gifts
- [ ] Talk to children (age-appropriate)
- [ ] Set personal boundaries

Sunday: Reflect & Prepare

- [ ] Review what you accomplished
- [ ] Start thinking about decorations (Week 2)
- [ ] Identify free decoration materials

Looking Ahead to Week 2

Next week we'll focus on decorating and creating festive atmosphere using what you have and nature's free resources. Start noticing items around your home that could be upcycled and plan a nature walk to gather materials.

Between now and Week 2:

- [ ] Take a nature walk and collect pinecones, branches, evergreen sprigs
- [ ] Save glass jars, cardboard, and interesting paper
- [ ] Think about what "festive" means to you (not Instagram)

Weekly Reflection

How I'm feeling after Week 1:

What surprised me most:

What I'm still worried about:

> **You've done it!** Week 1 is complete. You've faced your budget, had difficult conversations, and created a plan. Everything else builds on this foundation. Be proud of yourself for taking control.
