

# CHRISTMAS BUDGET 2020

<i>Category</i>	<i>What did I spend in 2019?</i>	<i>How will this item enhance the joy of the season?</i>	<i>How much will I budget in 2020?</i>
<i>Christmas gifts (use the total from the other sheet)</i>	\$		\$
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<i>This is how much I plan on spending for Christmas in 2020</i>			\$
<i>Now add an extra 5-10% of the number above to give yourself a buffer</i>			\$
<i>This is how much I will set aside each month to reach that number. Divide the total amount by the number of months you'll save (hint – go for 10 months not 12 months)</i>			\$