

UK Christmas Budget Checklist 2026

Print it, stick it on the fridge, tick it off. Free from Tidy Life Tools. No email needed.

1. Set your number (do this first)

- ☐ Money already saved for Christmas: £_____
- ☐ What I can put aside each week until 25 Dec: £_____ × _____ weeks = £_____
- ☐ **My Christmas budget (saved + weekly saving):** £_____, with no credit card or Buy Now Pay Later
- ☐ Remember "long January": if you're paid in mid-December, that pay has to last until late January

2. Split it across every cost

Category	Budget £	Spent £	Category	Budget £	Spent £
Gifts			Cards, wrapping & postage		
Christmas food shop			Drinks		
Tree & decorations			Travel to family		
Parties, nights out & outfits			Kids' school extras (jumper day, fair)		
Secret Santa / work			Boxing Day & New Year		
Total			If the total is over your number, cut here before you shop, not in January.		

3. Gift list rules

- ☐ Write down everyone you're buying for, with a £ limit next to each name
- ☐ Agree limits or a Secret Santa with family and friends early (the biggest single saving)
- ☐ Kids: try "something they want, something they need, something to wear, something to read"
- ☐ Keep receipts and gift receipts in one envelope

4. Key dates 2026

- ☐ Now–Nov: buy gifts you've already listed when they're on offer, never "because it's on offer"
- ☐ **Fri 27 Nov** Black Friday · **Mon 30 Nov** Cyber Monday: shop only from your list
- ☐ Early Nov: book supermarket delivery or click-and-collect slots for 21–24 Dec as soon as they open
- ☐ Mid-Dec: check Royal Mail's published last posting dates (2nd class is usually around 18 Dec)
- ☐ **Fri 25 Dec** Christmas Day · **Sat 26 Dec** Boxing Day (bank holiday on Mon 28 Dec)

5. Food shop plan

- ☐ Count who's eating, and on which days (Christmas Eve to Boxing Day)
- ☐ Plan the main meal, then leftovers meals for 26–27 Dec
- ☐ Buy frozen and long-life items in November, and only fresh items in the last week
- ☐ Set a food budget and keep a running total as you shop
- ☐ Discounters (Aldi, Lidl) for basics, loyalty-card prices at the big supermarkets for the rest

6. Weekly money check (tick each week)

Week starting	Saved this week £	Spent this week £	Still on track?
5 Oct			
12 Oct			
19 Oct			
26 Oct			
2 Nov			
9 Nov			
16 Nov			
23 Nov			
30 Nov			
7 Dec			
14 Dec			
21 Dec			

7. If money is tight

- ☐ Avoid new credit and Buy Now Pay Later for Christmas
- ☐ Free, confidential debt help: StepChange, National Debtline, MoneyHelper
- ☐ Ask your council about the Household Support Fund, and look for local toy appeals and food banks

Want it to add up for you? The **UK Christmas Budget Planner 2026** (Google Sheets & Excel, £5) does this checklist automatically: a gift list for 60 people, the food shop, a budget-vs-spent dashboard, and a week-by-week saving plan to 25 December.
payhip.com/b/Y2oMa · Free calculator: tidylife-tools.pages.dev/christmas-budget-calculator