

FREE PRINTABLE PACK

Christmas Savings Challenge

Eleven ways to have the money ready before the shopping starts.

Gift List and Budget Planner

you choose

Christmas Tree

you choose

Wrapped Gifts

you choose

Ornaments

you choose

Santa

you choose

25 Days of December

\$325

13 Week Countdown to Christmas

\$650

9 Weeks to Black Friday

\$450

Kids Version

you choose

Biweekly, by Paycheck

you choose

Write Your Own

you choose

mycozypages.com

General information only, not financial advice.

Christmas Gift List and Budget

Write down everyone first. What the budget column adds up to is what you need to save.

This is your savings goal

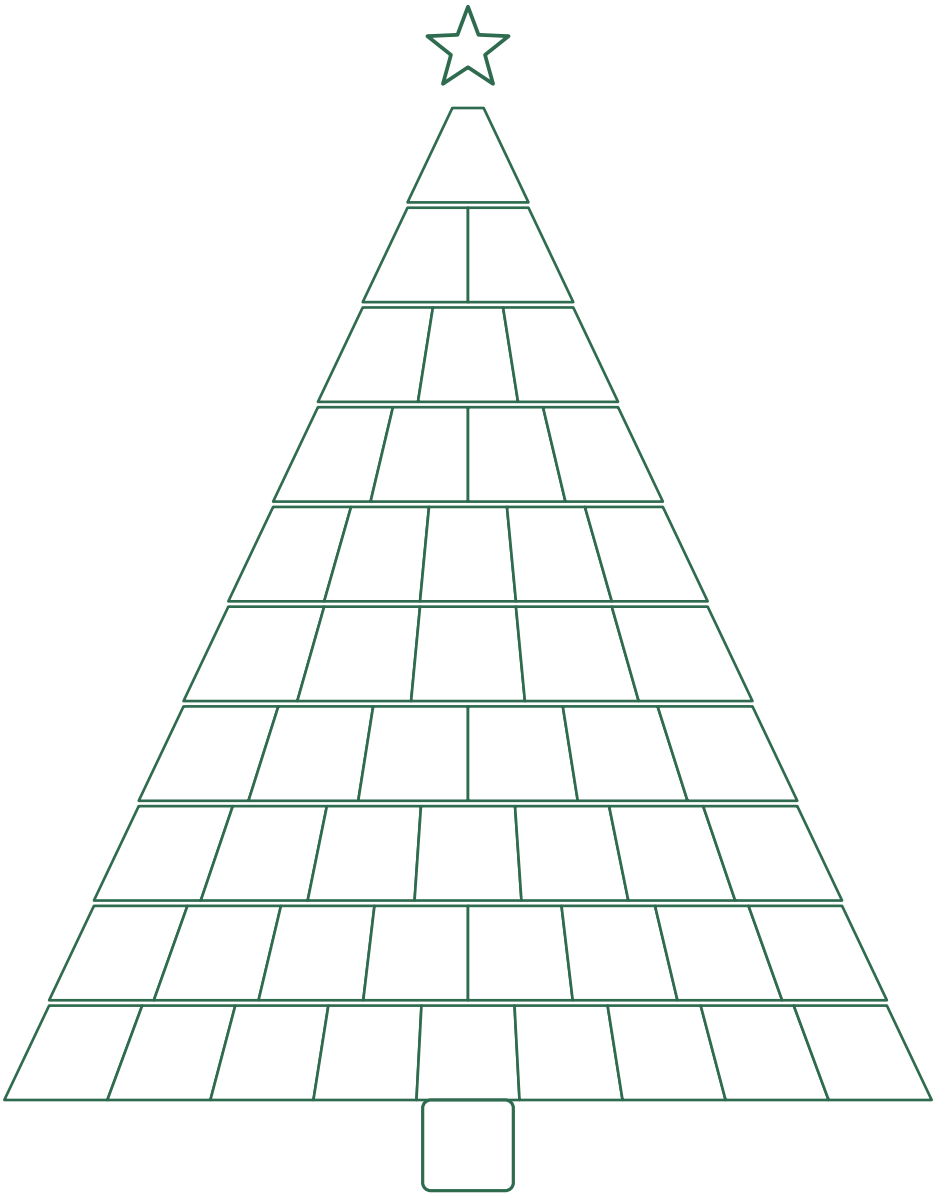
Add up the budget column

\$ **100** **000**

Christmas Savings Tree

Color in one section each time you save. The tree fills from the star down.

My goal \$ _____ Ready by _____



50 to color in. Divide your goal by 50:
 $\$500 = \$10 \cdot \$750 = \$15 \cdot \$1,000 = \20

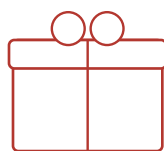
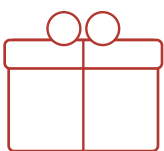
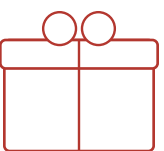
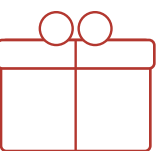
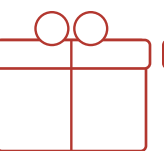
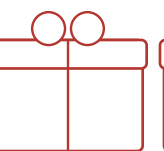
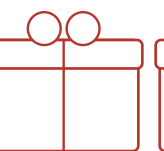
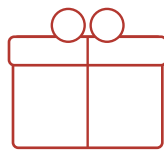
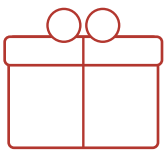
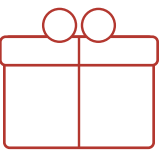
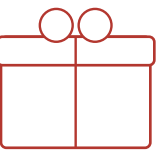
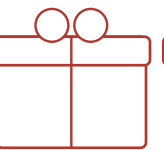
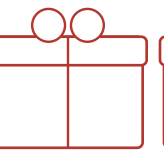
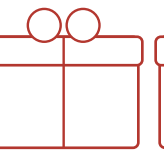
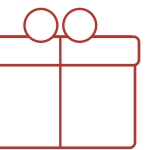
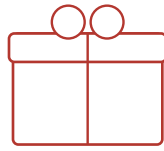
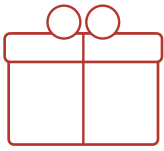
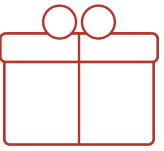
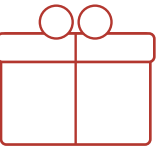
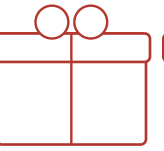
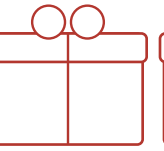
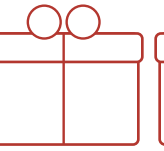
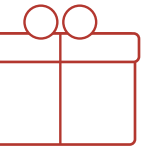
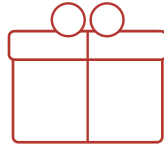
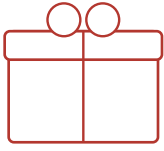
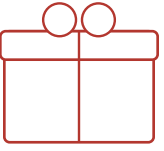
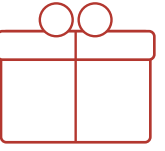
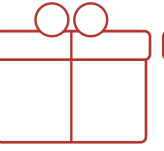
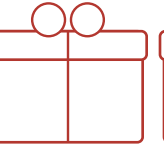
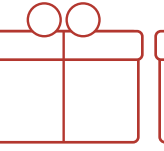
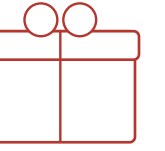
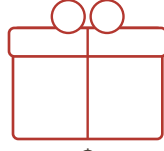
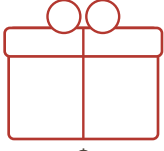
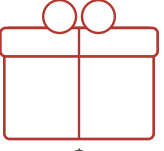
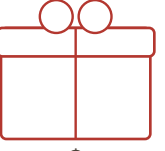
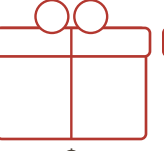
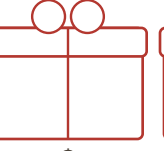
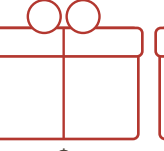
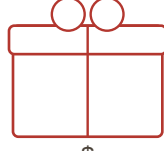
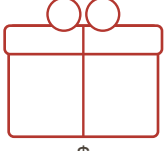
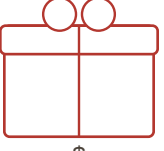
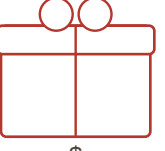
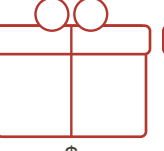
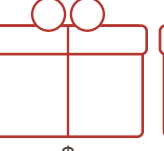
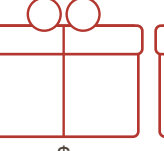
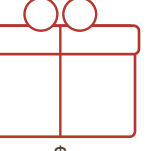
Saved so far Started Finished
\$ _____

Christmas Gift Savings Challenge

Forty-eight presents. Write your amount under each one and color it in as you save.

My goal \$ _____

Ready by _____

							
\$	\$	\$	\$	\$	\$	\$	\$
							
\$	\$	\$	\$	\$	\$	\$	\$
							
\$	\$	\$	\$	\$	\$	\$	\$
							
\$	\$	\$	\$	\$	\$	\$	\$
							
\$	\$	\$	\$	\$	\$	\$	\$
							
\$	\$	\$	\$	\$	\$	\$	\$

Saved so far

\$

Started

Finished

Christmas Ornament Challenge

Thirty-five baubles to fill in. Pick your own amount for each one.

My goal

\$

Ready by

\$	\$	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	\$	\$
\$	\$	\$	\$	\$	\$	\$

Saved so far	Started	Finished
\$		

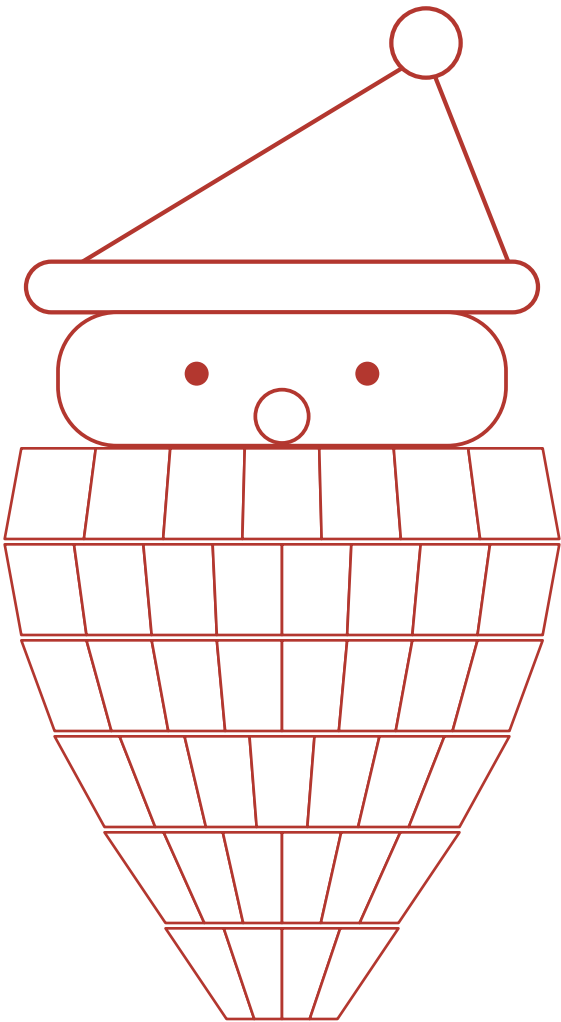
Santa Savings Challenge

Color in a piece of the beard each time you save. Forty of them and Santa is done.

My goal

\$

Ready by



40 to color in. Divide your goal by 40:
\$500 = \$12.50 · \$750 = \$18.75 · \$1,000 = \$25

Saved so far	Started	Finished
\$		

TOTAL

\$325

25 Days of December

Save \$1 on December 1, \$2 on the 2nd, and so on to \$25 on Christmas Day.

\$1	\$2	\$3	\$4	\$5
\$6	\$7	\$8	\$9	\$10
\$11	\$12	\$13	\$14	\$15
\$16	\$17	\$18	\$19	\$20
\$21	\$22	\$23	\$24	\$25

Saved so far

\$

Started

Finished

TOTAL

\$650

13 Weeks to Christmas 2026

Every Friday from October 2 to December 25, 2026. Fifty dollars a week.

Wk	Date	Save	Total
1	Oct 2	\$50	\$50
2	Oct 9	\$50	\$100
3	Oct 16	\$50	\$150
4	Oct 23	\$50	\$200
5	Oct 30	\$50	\$250
6	Nov 6	\$50	\$300
7	Nov 13	\$50	\$350
8	Nov 20	\$50	\$400
9	Nov 27	\$50	\$450
10	Dec 4	\$50	\$500
11	Dec 11	\$50	\$550
12	Dec 18	\$50	\$600
13	Dec 25	\$50	\$650

Saved so far

\$

Started

Finished

TOTAL

\$450

9 Weeks to Black Friday 2026

Money ready before the shopping starts, not after. Ends November 27, 2026.

Wk	Date	Save	Total
1	Oct 2	\$50	\$50
2	Oct 9	\$50	\$100
3	Oct 16	\$50	\$150
4	Oct 23	\$50	\$200
5	Oct 30	\$50	\$250
6	Nov 6	\$50	\$300
7	Nov 13	\$50	\$350
8	Nov 20	\$50	\$400
9	Nov 27	\$50	\$450

Saved so far

\$

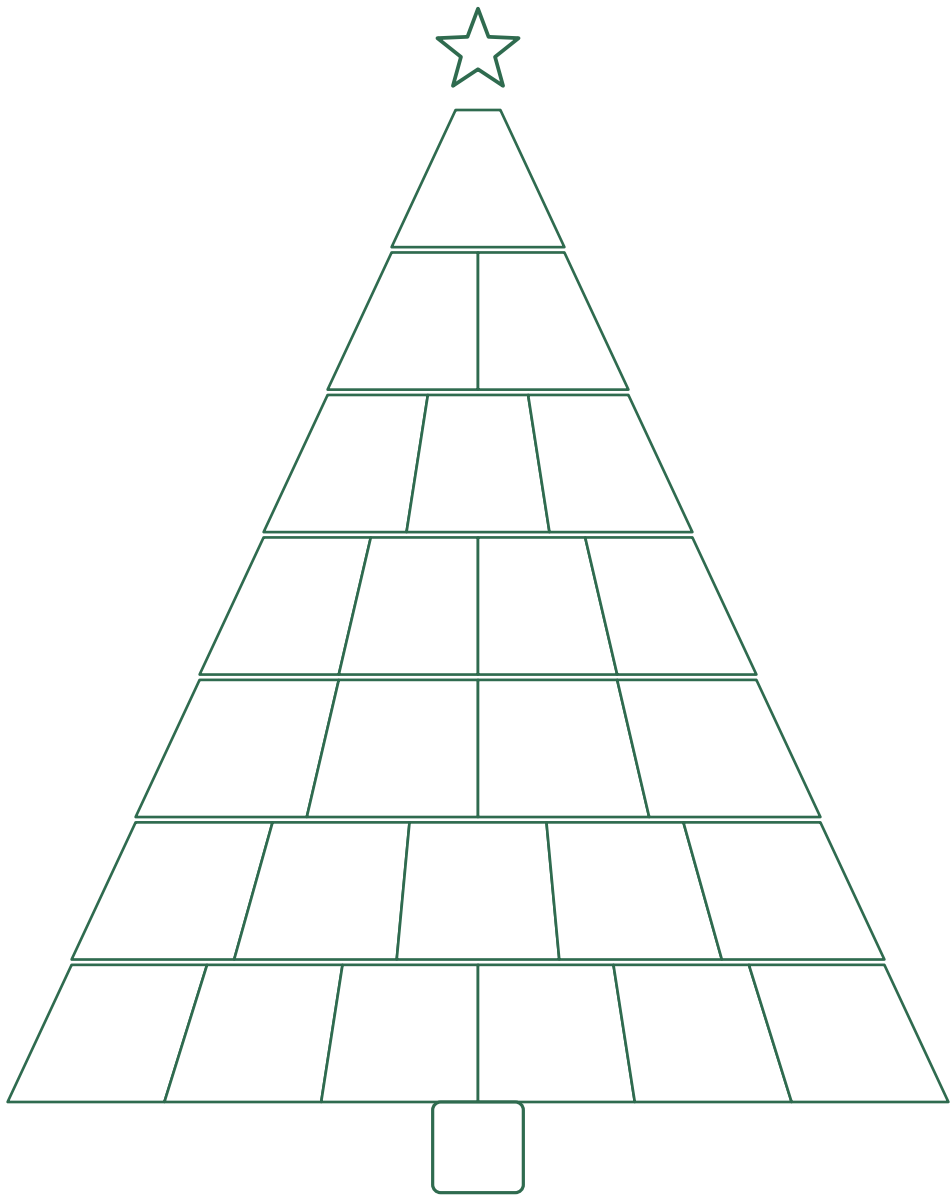
Started

Finished

Christmas Savings Tree for Kids

Save a dollar, color a section. Twenty-five sections and the tree is done.

My goal \$ _____ Ready by _____



25 to color in. Divide your goal by 25:
 $\$500 = \20 · $\$750 = \30 · $\$1,000 = \40

Saved so far

\$

Started

Finished

Christmas Challenge by Paycheck

Twelve paychecks. Write the date and what you can put away from each one.

My goal \$ _____

Saving for _____

paycheck	amount	date
1	\$ _____	_____
2	\$ _____	_____
3	\$ _____	_____
4	\$ _____	_____
5	\$ _____	_____
6	\$ _____	_____
7	\$ _____	_____
8	\$ _____	_____
9	\$ _____	_____
10	\$ _____	_____
11	\$ _____	_____
12	\$ _____	_____

Total saved	Started	Finished
\$ _____	_____	_____

My Christmas Savings Plan

Set your own amounts and dates. Type into this PDF or print it and write them in.

My goal \$ _____ Saving for _____

deposit	amount	date
1	\$ _____	_____
2	\$ _____	_____
3	\$ _____	_____
4	\$ _____	_____
5	\$ _____	_____
6	\$ _____	_____
7	\$ _____	_____
8	\$ _____	_____
9	\$ _____	_____
10	\$ _____	_____
11	\$ _____	_____
12	\$ _____	_____
13	\$ _____	_____
14	\$ _____	_____
15	\$ _____	_____
16	\$ _____	_____
17	\$ _____	_____
18	\$ _____	_____
19	\$ _____	_____
20	\$ _____	_____
21	\$ _____	_____
22	\$ _____	_____
23	\$ _____	_____
24	\$ _____	_____
25	\$ _____	_____
26	\$ _____	_____
27	\$ _____	_____
28	\$ _____	_____
29	\$ _____	_____
30	\$ _____	_____
31	\$ _____	_____
32	\$ _____	_____
33	\$ _____	_____
34	\$ _____	_____
35	\$ _____	_____
36	\$ _____	_____
37	\$ _____	_____
38	\$ _____	_____
39	\$ _____	_____
40	\$ _____	_____

Total saved

\$

Started

Finished