Little Home
US

The 15-Minute Holiday Money Reset

A simple, good-enough plan for figuring out what the holidays will really cost before the spending starts.

No complicated budget. No perfect plan. Just the numbers you actually need.

1 Start With Your Real Number

Holiday spending limit	
Money already saved	
Still need to save	
Weeks or paychecks left	
Amount to set aside each time	

2 Where Is the Money Actually Going?

Gifts	
Food + hosting	
Travel + gas	
Teachers + childcare	
Holiday tips	
Activities	
Shipping	
Wrapping + cards	
Clothes + events	
Just-in-case buffer	

Something always comes up. That's what the buffer is for.

TOTAL PLANNED

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The Gift List

More expensive doesn't automatically mean more meaningful.

Before You Buy It...

- [ ] Was this already in the plan?
- [ ] Does it fit the amount I set aside?
- [ ] Am I buying it because I want to, or because I feel like I should?
- [ ] If I wait until tomorrow, will I still want to buy it?

Good enough is the goal. A little planning now means less money stress later.