

Kettle & Ledger

HOUSEHOLD PLANNERS & LOGS

Free sample pages

from The Calm Christmas Planner

Inside this sample:

- Christmas at a Glance
- Gift Tracker (1 of 2)
- Holiday Fund by Paycheck

Three real pages from the 24-page planner — the full planner is on Etsy and at kettleandledger.com

Christmas at a Glance

The season's fixed points, and the shape of your year.

Key dates — 2026

Date	Day
Thursday, November 26	Thanksgiving
Friday, November 27	Black Friday
Monday, November 30	Cyber Monday
Thursday, December 24	Christmas Eve
Friday, December 25	Christmas Day
Friday, January 1, 2027	New Year's Day

These are the 2026 season's dates, filled in for you — this is the 2026 Edition, and a fresh edition arrives each year with the new season's dates already worked out.

This year at our house

Hosting Christmas Eve: _____ · Hosting Christmas Day: _____

Guests expected: _____ · Travelling instead? Where: _____

Total Christmas budget (from page 4): $ _____ · Fund per paycheck (from page 5): $ _____

The three things that matter most this year

Write these while you're calm. In the third week of December, when everything feels urgent, this short list is how you tell the essential from the noise.

Gift Tracker (1 of 2)

Every gift for every person: the idea, the budget, and where it stands. This is the page you'll live on from November to Christmas Eve.

Person	Gift idea	Budget	Actual	Bought ✓	Wrapped ✓

Stashing gifts around the house? Jot the hiding place next to the gift idea — future you, on December 23, says thanks. Gifts you're having shipped are tracked on page 10; small gifts and stockings live on page 9. Continued on page 7, with the per-person tally.

Holiday Fund by Paycheck

Fund Christmas a little from every check.

The method is one line: **holiday goal ÷ paychecks left before December 25 = amount to set aside from each check.** Funded a little at a time, Christmas never lands on a credit card. Worked example — a household paid every other Friday, starting in early November, with the $900 goal from page 4 (gifts $540 — that's $45 each for 12 people — food & hosting $180, decor $60, cards & postage $45, travel $75):

Payday	Set aside	In the fund	Buys
Friday, Nov 6	$225.00	$225.00	The first gifts, bought early and calmly
Friday, Nov 20	$225.00	$450.00	The rest of the gift list
Friday, Dec 4	$225.00	$675.00	Food, decor, cards
Friday, Dec 18	$225.00	$900.00	Travel and the buffer — goal reached a week early

Check the math: $540 + $180 + $60 + $45 + $75 = **$900**, and $900 ÷ 4 paychecks = **$225** per check. Starting later costs more per check, not more overall — start Friday, November 20 and the same $900 is $900 ÷ 3 = **$300** a check. Starting in mid-September, it's $900 ÷ 8 = **$112.50** — which is why veterans of this page start the fund in January (page 22).

Your fund

My holiday goal: $ _____ · My paydays before Dec 25: _____ · Goal ÷ paychecks = $ _____ per check

Payday	Set aside	In the fund	Moved ✓

> **Where the money waits:** a separate savings account (or a clearly labelled sub-account) — close enough to reach, far enough to forget. Holiday money that sits in the everyday account quietly becomes pizza. Paid monthly or weekly instead? The same line works: divide the goal by however many paydays you actually have left.