FREE TRACKER

2Fin

Christmas in 11 payments

Christmas is a bill that arrives on the same date every year. Split it from January to November and December is already paid for.

MY CHRISTMAS TOTAL

gifts, food, travel, wrapping. The 2025 average plan was $1,750.

EACH MONTH (TOTAL ÷ 11)

$1,750 ÷ 11 ≈ $160 a month, or ≈ $73 a fortnight

MONTH	AMOUNT PUT ASIDE	RUNNING TOTAL	DONE
January			☐
February			☐
March			☐
April			☐
May			☐
June			☐
July			☐
August			☐
September			☐
October			☐
November			☐

Sources: Finder festive spending (2025); CSIRO on Christmas waste (2023): wrap in fabric or reusable bags and skip 150,000 km of paper.
General information, not financial advice. Make it a savings goal in 2Fin and track it against your real account at ai2fin.com.