HOLIDAY MONEY SERIES

Weekly Holiday Budget Battle Planner

“Every dollar has a mission.”

Eight weekly battle sheets for November and December.
One mission a week. A budget that fights back.
A season that ends with money still in your pocket.

WHAT'S INSIDE THIS KIT

1. How the battle works — the 6 rules of the game, in plain language
2. 8 weekly battle sheets — November Weeks 1–4 and December Weeks 1–4
3. A weekly money mission — locked in before you spend a single dollar
4. Budget vs. spent tables — every category, every week, no hiding
5. Battle log + win/loss verdict — every dollar reported for duty
6. Win log — your victories tracker, plus the end-of-season spending autopsy
7. Spreadsheet tracker — auto-totals for every week (Excel + Google Sheets)

BEFORE THE FIRST BATTLE

- This kit is general information, NOT financial advice.
- Start with page 2: learn the rules. Then fight one week at a time.
- Print it or tap-type the fillable version — either way, log every dollar.

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HOLIDAY MONEY SERIES

How the Battle Works

The 6 rules of the game. Read once — then fight weekly.

THE RULES

1. The season is 8 battles — November Weeks 1–4 and December Weeks 1–4. One sheet per week.
2. Every dollar gets a mission BEFORE you spend it. A dollar without a mission is a dollar already lost.
3. Log every battle. If it isn't written down, it didn't happen — and you can't fix what you can't see.
4. Win the week = on budget or under. Loss = over budget. No shame, no excuses — just data.
5. Check the win/loss box every Sunday. Then flip to the win log and record your victories.
6. RULE ZERO: no guilt. Guilt makes you quit. Data makes you dangerous. The spending autopsy on page 12 is your coach, not your judge.

THE ONLY RULE THAT MATTERS

- “Every dollar has a mission.” That is the whole strategy.
- Give each dollar its orders before the store, the site, or the sale gives it theirs.

YOUR SEASON BUDGET — SET IT NOW

Before Week 1, write the total you will spend across the whole holiday season. Divide it into the 8 weekly sheets as you go. This number is your commanding officer.

My season budget $: _____ Weeks covered: _____

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HOLIDAY MONEY SERIES

NOVEMBER — WEEK 1 Battle Sheet

Battle 1 of 8. “Every dollar has a mission.”

MISSION 1 — LOCK THE GIFT LIST

- Write every person you are buying for. Put a spending cap next to each name.
- Total your caps — that is your gift budget for the whole season. Lock it.
- A list you write before the season beats a cart you fill in panic.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

☐ I WON this week — on budget or under.

☐ I LOST this week — over budget. Lesson for the autopsy:

My lesson: _____

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HOLIDAY MONEY SERIES

NOVEMBER — WEEK 2 Battle Sheet

Battle 2 of 8. “Every dollar has a mission.”

MISSION 2 — HUNT BEFORE YOU BUY

- Every gift over $25: compare 2 prices before you buy. No exceptions.
- Ask the hard question: is this a gift they need — or a panic buy?
- Ten minutes of comparing beats ten weeks of paying it off.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

☐ I WON this week — on budget or under.

☐ I LOST this week — over budget. Lesson for the autopsy:

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NOVEMBER — WEEK 3 Battle Sheet

Battle 3 of 8. “Every dollar has a mission.”

MISSION 3 — DEFEND THE GROCERY LINE

- Write the holiday meals you are actually hosting. Shop the list, not the aisle.
- Leftover budget rolls into gifts — not snacks.
- The grocery store is a battlefield disguised as a store.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

☐ I WON this week — on budget or under.

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NOVEMBER — WEEK 4 Battle Sheet

Battle 4 of 8. “Every dollar has a mission.”

MISSION 4 — THE SALE STAND

- Black Friday rule: buy ONLY what is on your written list.
- No list = no cart. The sale is bait; the list is your shield.
- The best deal is the one you planned to buy anyway.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

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DECEMBER — WEEK 1 Battle Sheet

Battle 5 of 8. “Every dollar has a mission.”

MISSION 5 — THE HIDDEN-COST SWEEP

- Shipping, wrapping, cards, stocking stuffers — budget the invisible stuff.
- Add 10% padding for the costs that ambush you in December.
- Small costs are termites. Sweep them before they eat the house.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

☐ I WON this week — on budget or under.

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HOLIDAY MONEY SERIES

DECEMBER — WEEK 2 Battle Sheet

Battle 6 of 8. “Every dollar has a mission.”

MISSION 6 — THE PARTY FIREWALL

- Set ONE number for every party, dinner, and night out this week.
- Pre-game the price: check menus and ticket costs before you go.
- Fun with a number is a plan. Fun without one is a leak.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

THE VERDICT

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DECEMBER — WEEK 3 Battle Sheet

Battle 7 of 8. “Every dollar has a mission.”

MISSION 7 — THE FINAL SPRINT

- Last-minute gifts: cap it, wrap it, done. Panic is not a budget.
- Anything over budget waits for January. Seriously.
- The season ends in days. Protect the budget like it matters — it does.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

Date	What I spent	$ Amount

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DECEMBER — WEEK 4 Battle Sheet

Battle 8 of 8. “Every dollar has a mission.”

MISSION 8 — CLOSE THE BOOKS

- Spend only what is left of the budget. January you is watching.
- Write your win on the win log (page 11). Then enjoy the holiday.
- Finishers finish under budget. Be a finisher.

BATTLE PLAN — BUDGET VS. SPENT

Category	Budget $	Spent $	Left $
Gifts			
Food & groceries			
Travel & fuel			
Decor & wrapping			
Parties & dining			
Surprise / other			
WEEK TOTAL			

BATTLE LOG — EVERY DOLLAR REPORTS FOR DUTY

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My lesson: _____

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Win Log — Victories Tracker

Wins compound. Write them down and they multiply.

SEASON VICTORIES

Week	My victory	$ Saved
NOV 1		
NOV 2		
NOV 3		
NOV 4		
DEC 1		
DEC 2		
DEC 3		
DEC 4		
SEASON TOTAL		

VICTORY WALL

Your three biggest wins of the season. Read these in January when the sales start calling your name.

Win #1: _____

Win #2: _____

Win #3: _____

COUNT EVERY WIN

- Under budget by $5? That is a win. Skipped a panic buy? That is a win.
- Small wins practiced weekly become big money kept yearly.

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HOLIDAY MONEY SERIES

Spending Autopsy — End-of-Season Review

No guilt. Just data. This is how next season gets won.

THE NUMBERS

Season budget $: _____ Season total spent $: _____

Difference (under/over) $: _____ Weeks won (of 8): _____

WHERE THE MONEY LEAKED

Your three biggest leaks. Be honest — the autopsy only works on truth.

Leak #1: _____ $ lost: _____

Leak #2: _____ $ lost: _____

Leak #3: _____ $ lost: _____

LESSONS LEARNED

Lesson #1: _____

Lesson #2: _____

Lesson #3: _____

ONE RULE FOR NEXT SEASON

My rule: _____

REMEMBER

- This kit is general information, NOT financial advice.
- Every dollar had a mission this season. Next season, every dollar wins.

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