

Your Budget-Better Holiday Habits Checklist

It's like an advent calendar, but for your finances.
Count down to a debt-free season with this checklist.



- Review last year's spending to identify triggers
- Change your mindset from obligation and scarcity to joy and balance
- Create a trackable budget using the five-bucket method
- Manage others' expectations
- Add to each bucket consistently and in advance
- Review credit card statements and make minimum payments
- Hit the aisles early
- Carry lessons into the new year
- Pause and recenter when overwhelmed
- Prep your shopping list
- Reuse what you can
- Hunt for deals and discounts
- Check in on your budget weekly
- Start a new, low-cost tradition
- Say no to "just-in-case" purchases