



the

10-WEEK COUNTDOWN



Divide your goal by 10 and color in one ornament after every deposit.

My Christmas goal: \$ _____

Every week: \$ _____

start
here

WEEK 1
\$ _____
☐

WEEK 2
\$ _____
☐

WEEK 3
\$ _____
☐

WEEK 4
\$ _____
☐

WEEK 5
\$ _____
☐

WEEK 6
\$ _____
☐

WEEK 7
\$ _____
☐

WEEK 8
\$ _____
☐

WEEK 9
\$ _____
☐

WEEK 10
\$ _____
☐

Example: a \$500 goal means \$50 a week for 10 weeks.

Total saved by December: \$ _____



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BIWEEKLY PAYDAY PLAN



Move the money the morning your paycheck lands.

My Christmas goal: \$ _____

Paydays left: _____ Every payday: \$ _____

pay
day 1

PAYDAY 1

☐

Date: _____

Saved: \$ _____

PAYDAY 2

☐

Date: _____

Saved: \$ _____

PAYDAY 3

☐

Date: _____

Saved: \$ _____

PAYDAY 4

☐

Date: _____

Saved: \$ _____

PAYDAY 5

☐

Date: _____

Saved: \$ _____

PAYDAY 6

☐

Date: _____

Saved: \$ _____

Example: about 5 paydays left from mid-October, so a \$500 goal means \$100 each time.



the 1909

CHRISTMAS CLUB LADDER

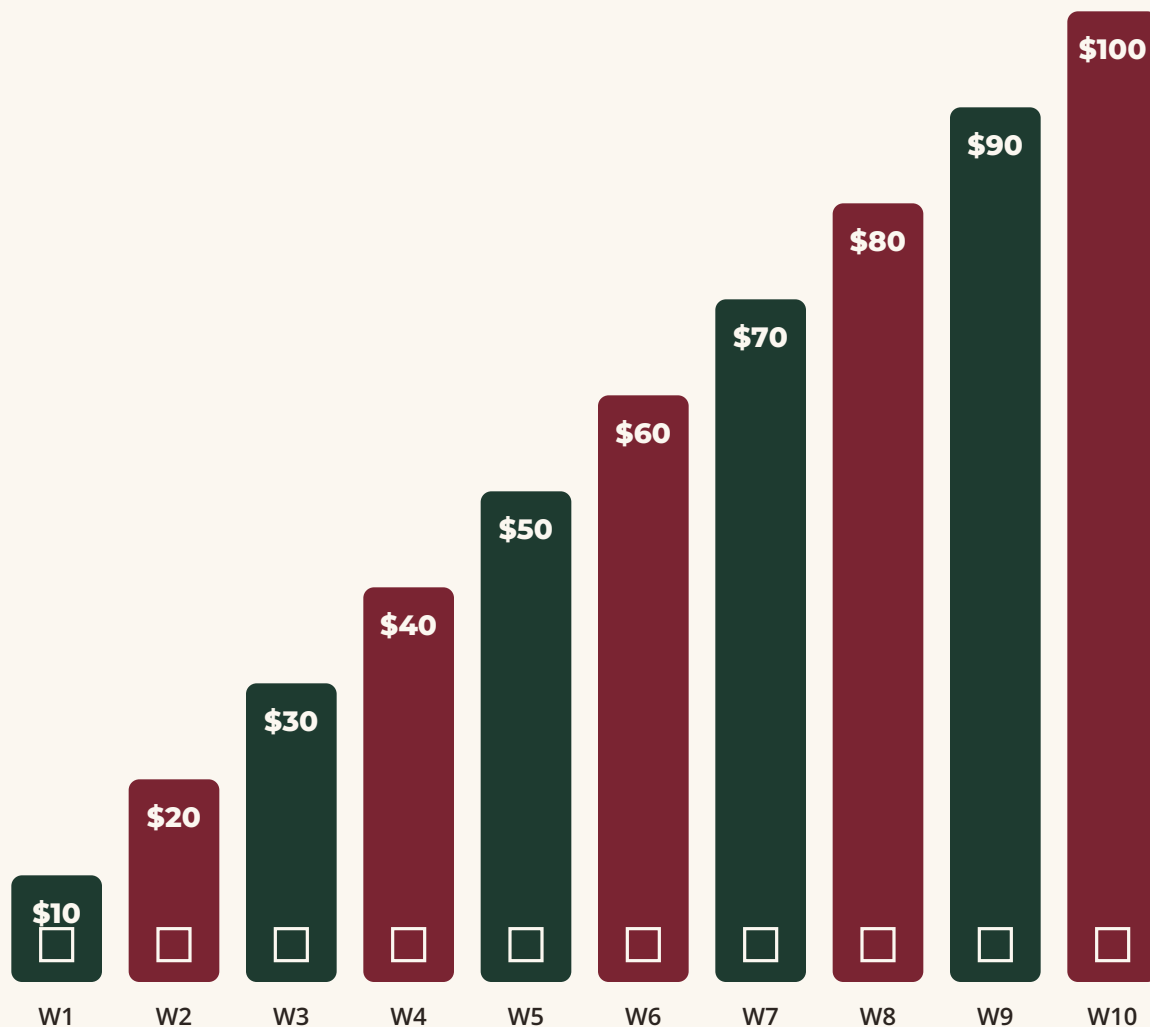


Start small and add \$10 every week: \$10 in week 1, \$100 in week 10.

Prefer smaller steps? Start with \$5 and add \$5 a week: 10 weeks = \$275.

December too tight? Turn it upside down: \$100 first, \$10 last. Still \$550.

**\$550
total**



Inspired by the first Christmas club, Carlisle, Pennsylvania, 1909



next year

52-WEEK CHRISTMAS FUND



Start in January. Save \$1 in week 1, \$2 in week 2, up to \$52. Total: \$1,378.

Or my own flat amount every week: \$ _____

(\$10 a week from January = \$520 by Christmas)

start
jan 1

\$1 week 1	\$2 week 2	\$3 week 3	\$4 week 4	\$5 week 5	\$6 week 6	\$7 week 7	\$8 week 8
\$9 week 9	\$10 week 10	\$11 week 11	\$12 week 12	\$13 week 13	\$14 week 14	\$15 week 15	\$16 week 16
\$17 week 17	\$18 week 18	\$19 week 19	\$20 week 20	\$21 week 21	\$22 week 22	\$23 week 23	\$24 week 24
\$25 week 25	\$26 week 26	\$27 week 27	\$28 week 28	\$29 week 29	\$30 week 30	\$31 week 31	\$32 week 32
\$33 week 33	\$34 week 34	\$35 week 35	\$36 week 36	\$37 week 37	\$38 week 38	\$39 week 39	\$40 week 40
\$41 week 41	\$42 week 42	\$43 week 43	\$44 week 44	\$45 week 45	\$46 week 46	\$47 week 47	\$48 week 48
\$49 week 49	\$50 week 50	\$51 week 51	\$52 week 52				