COMPANION RESOURCE · APPENDIX C

The Countdown Calendar

From early November to the second week of January

From *Holiday Money Without the Regret* by P.J. Whitfield, Cogitent Press. Print as many copies as you need for your own use.

A sample plan, counting down from early November to the second week of January. Adjust the dates to your own traditions and your own calendar.

When	What to do
Early November	Find your number from last year. Set this year's total. Build the budget (Appendix A). Audit the gift list (Appendix B). Propose any changes to family exchanges.
Mid-November	Confirm travel plans and book what you can. Make your want list with target prices. Send hosting requests and ask for dietary needs. Review your cash-flow calendar.
Late November	Black Friday and Cyber Monday: buy only what is on your list at or below your target price. Set up your two-factor authentication and transaction alerts. Agree on a family code word.
Early December	Checkpoint one. Finish most of your gift shopping. Order anything that needs to ship. Write cards. Decide on thank-you gifts and tips.
About December 10 to 11	Ontario Trillium Benefit and Canada Child Benefit payments arrive for those who receive them (confirm dates on your CRA account).
Mid-December	Checkpoint two. Place your last standard-shipping orders. Pay the December 15 tax instalment if you owe one. Plan the leftovers.
Last week of December	Pick up what is left. Prepare food ahead. Check the weather and travel plans. Make charitable donations before December 31. Make FHSA and RESP contributions if planned.
December 26	Boxing Day: restock next year's wrapping, cards, and decorations only. Do not chase doorbusters.
December 31	Deadline for donations, FHSA, and RESP contributions. Take a screenshot of your balances.
January 1	New TFSA room is added. Start your holiday fund automatic transfer.
First week of January	Begin the seven-day review (Chapter 19). Return unwanted gifts before windows close.
Second week of January	Make your payoff plan (Chapter 20). Cancel unwanted subscriptions. Set your fund target for next year.
About March 1	RRSP contribution deadline for the 2026 tax year. Confirm the exact date with the CRA.

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