The black Friday Budget planner & shopping tracker

By Tapos Kumar | Founder, Finance Ideas

Plan Your Spending. Track Every Dollar. Save More.

Why does budgeting important for Black Friday?

Our surveys show that between 20% and 43% of U.S. shoppers regret their Black Friday purchases, while nearly 78% admit to feeling guilt after impulse buys.

Black Friday has become the biggest shopping event of the year, and the easiest time to overspend. In recent years, the National Retail Federation has reported that more than 200 million Americans shop over Thanksgiving weekend, with well over 100 million on Black Friday alone. Shoppers typically budget around $900 for gifts and seasonal items, making it a high-stakes moment for both retailers and consumers.

But without a plan, you will overspend.

This planner helps you:

- Set a realistic budget based on your income
- Track every purchase before and after you buy
- Avoid deal blindness and impulse buying
- Walk away from Black Friday with zero regret

We have built 3 budgeting methods & you need to pick one?

Choose the method that fits your financial situation. All three are backed by me i.e., financial expert and proven to work.

Method 1: The 10% Rule (Recommended for most shoppers)

Allocate 5–10% of your monthly take-home income for all holiday shopping (gifts, decorations, travel, food).

Say you earn **$5,000/month. In this situation, your Black Friday budget is $250–$500**.

Best for: Salaried employees with steady monthly income.

Tips: You can use this as a common guideline for holiday expenses

Method 2: The 1% Rule (For aggressive savers)

Take 1% of your annual income as your total holiday season budget.

Say you earn **$70,000/year. In this case, your total holiday budget is $700**.

Best for: High-income earners who want to keep holiday spending in check.

Method 3: The 50/30/20 Rule (For holistic budgeters)

Allocate your net monthly income:

- **50% for Needs** (rent, utilities, groceries)
- **30% for Wants** (shopping, dining, entertainment)
- **20% for Savings & Debt**

Your Black Friday budget comes from the **30% "Wants"** category.

Best for: Anyone who already uses the 50/30/20 budgeting model.

Calculate your personal Black Friday budget

Fill in your numbers. Be honest. This is your budget; no one else will see it.

Your budget worksheet

Section	Your Numbers
Monthly take-home income	$________
Method chosen	□ 10% Rule □ 1% Rule □ 50/30/20
Your Black Friday budget	$________
— Gifts	$________
— Decorations	$________
— Travel/Food	$________
— Personal treats	$________
Total allocated	$________

Quick calculator:

- **10% Rule:** Monthly Income × 0.10 = _________
- **1% Rule:** Annual Income × 0.01 = _________
- **50/30/20 Rule:** Monthly Income × 0.30 = _________ (Total "Wants" budget; allocate part of this to Black Friday)

Before you buy; do this first

The pro shoppers spend more time researching than shopping. Complete this checklist before Black Friday.

Pre-shopping checklist

Task	Done?
◻ Set your budget (use “**Your budget worksheet**” from above)	◻
◻ Make a list of what you need (remember, not want)	◻
◻ Research prices on Amazon, Walmart, Target, Best Buy	◻
◻ Check price history using CamelCamelCamel or Keepa	◻
◻ Sign up for retailer newsletters (early access deals)	◻
◻ Download cashback apps (Rakuten, Capital One Shopping)	◻
◻ Check return policies BEFORE buying (see PDF#2 = Black Friday return policy cheat sheet)	◻
◻ Set price alerts on Slickdeals or Honey	◻
◻ Create a shopping list (use Page 6)	◻
◻ Share your budget with a friend (accountability)	◻

Track every purchase in real time

Print this page and take it with your shopping. Or save it digitally on your phone. Update it as you shop.

Shopping tracker

No.	Item	Retailer	Regular price	Sale price	Total saved	Within budget?
1			$	$	$	□ Yes □ No
2			$	$	$	□ Yes □ No
3			$	$	$	□ Yes □ No
4			$	$	$	□ Yes □ No
5			$	$	$	□ Yes □ No
6			$	$	$	□ Yes □ No
7			$	$	$	□ Yes □ No
8			$	$	$	□ Yes □ No
9			$	$	$	□ Yes □

						No
10			$	$	$	□ Yes □ No

TOTALS:

Total Spent	Total Saved	Remaining Budget
$________	$________	$________

Post-shopping reflection

After Black Friday, take 5 minutes to reflect. This is what separates pro shoppers from impulsive buyers.

Reflection questions

1. **Did I stay within my budget?** □ Yes □ No
   - If no, by how much? $________
2. **What did I buy that I needed?**
3. **What did I buy impulsively?**
4. **What would I do differently next year?**
5. **My biggest money-saving win this Black Friday:**
6. **Total money saved compared to regular prices:**
   - $________

Your Black Friday scorecard

Category	Your Result
Budget discipline	◻ Excellent ◻ Good ◻ Needs improvement
Research quality	◻ Excellent ◻ Good ◻ Needs improvement
Impulse control	◻ Excellent ◻ Good ◻ Needs improvement
Overall satisfaction	◻ Excellent ◻ Good ◻ Needs improvement

5 rules for pro Black Friday shopping

Follow them every Black Friday, and you will always shop better.

Rule 1: Never buy without price history

Use CamelCamelCamel, Keepa, or PriceRunner to check if the discount is real. Some retailers raise prices weeks before Black Friday to make discounts look bigger.

Rule 2: Stack your savings

Combine: Cashback credit card + Cashback app (Rakuten) + Store loyalty program + Promo code. Each layer adds 2–10% savings.

Rule 3: Know the return policy before you buy

Electronics often have shorter return deadlines (14–30 days). Some items are "final sale." So, read the fine print.

Rule 4: Stick to your list

If it is not on your shopping list, don't buy it. "Deal blindness" happen in Black Friday and expensive.

Rule 5: Sleep on It

For purchases over $100, wait 24 hours. If you want it tomorrow, buy it. We found that most impulse purchases are forgotten in 24 hours.

Thank you for downloading **The Black Friday Budget Planner & Shopping Tracker**.

You have taken the first step toward stress-free, budget-smart Black Friday shopping.

Share this planner with a friend because pro shopping is better together.

Disclaimer:

This planner is for educational and informational purposes only. It does not constitute financial advice. Always consult a certified financial advisor for personalized guidance.

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