

CELEBRATE A BUDGET-FRIENDLY HOLIDAY SEASON

The holiday season is filled with family, friends and fun. But what is one thing you don't want showing up at your holiday party? DEBT!

You can make memories with those who matter most without going into debt. Follow these tips to help you celebrate a budget-friendly holiday season.



Create a budget... and stick to it!

If you know how much money you have available to spend during the holiday season, you are more likely to stay within your budget. Without a defined limit, you may find yourself overspending. Use the provided holiday budget sheet to map out your expenses in categories such as gifts, food and travel. We've also provided a gift-giving budget sheet so you can keep track of each person to whom you would like to give a gift, the ideas you have for their gift and the budget you need to purchase it.



Use cash

Set aside a certain amount of cash for each budgeted area. When you are out of cash, you've reached your budgeted amount and should stop spending.



The myth of the card

Using a credit card sometimes makes us feel like we have money to spare, but that is simply not the case. If you decide to use a credit card to go over budget, you will have to pay interest. If you choose to use a card, make it a debit card, and stick to your budget.



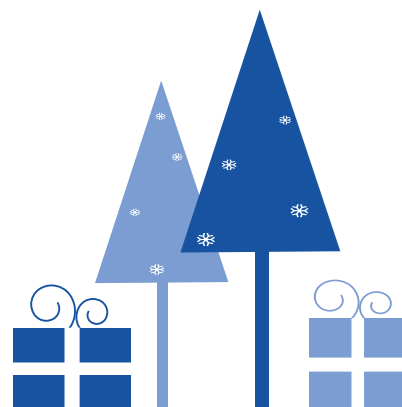
Compare prices before buying

When shopping in-store or online, be sure to check for sales, coupons or other purchase locations that may be less expensive. A quick search online can often help uncover more savings to help your holiday budget.



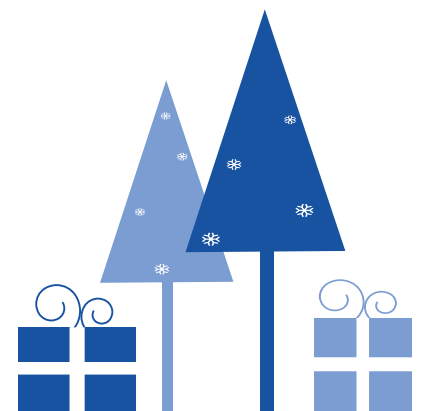
Be unique

Remember, a gift doesn't have to be purchased in order for it to be loved by the recipient! Homemade gifts such as art and craft work, or gifts of food may also be appreciated by your friends and family. Don't forget gifts of experiences, too! Offering to provide childcare for a friend or complete a landscaping project for a family member costs your time, but not your money, which helps preserve your budget.



HOLIDAY BUDGET

CATEGORY	BUDGET	ACTUAL	FINISHED
Holiday Decor			
Holiday Cards			
Cards			
Pictures			
Stamps			
Holiday Gifts			
Gift Expense			
Wrapping			
Postage			
Holiday Meal			
Main Meal			
Treats			
Party Food or Meals			
Clothes and Accessories			
Other			
Just in Case			
Totals			



GIFT-GIVING BUDGET

Print as many of this Gift-Giving Budget sheets as you need to organize and budget for holiday gifts for your friends and family members.

NAME	GIFT IDEAS	BUDGET

NAME	GIFT IDEAS	BUDGET

NAME	GIFT IDEAS	BUDGET

NAME	GIFT IDEAS	BUDGET

NAME	GIFT IDEAS	BUDGET

NAME	GIFT IDEAS	BUDGET

