

USALLIANCE FINANCIAL®

Federally Insured by NCUA

Holiday budgeting checklist

- [x] Set a total holiday budget
- [x] List everyone you're shopping for
- [x] Set a spending limit per person
- [x] Track gifts, travel, food & decor separately
- [x] Check for sales before you buy
- [x] Use a dedicated card to track spending
- [x] Leave room for extras (shipping, wrapping, etc.)
- [x] Review spending weekly through December

Holiday Budget Example

GIFT FOR	BUDGET	ACTUAL	LEFT OVER
Mom	$100	$80	$20
Dad	$100	$120	-$20
Sibling	$50	$55	-$5
Cousin	$30	$20	$10
Partner/Spouse	$100	$90	$10
Cool Aunt	$100	$70	$30
TOTAL	**$480**	**$435**	**$45**

FOOD	BUDGET	ACTUAL	LEFT OVER
Xmas Day Dinner	$250		
Cookie Ingredients	$100		
Xmas Eve Take Out	$200		
Friendsgiving Potluck	$50		
TOTAL	**$600**		

DECOR	BUDGET	ACTUAL	LEFT OVER
Wreaths (4)	$100	$80	
Tree	$110	$110	
Lights	$140	$50	
Ornament	$60	$70	
TOTAL	**$410**	**$310**	

TRAVEL	BUDGET	ACTUAL	LEFT OVER
Gas	$200	$100	
Hotel	$700	$650	
TOTAL	**$900**	**$750**	

EXTRAS	BUDGET	ACTUAL	LEFT OVER
Wrapping	$80	$70	
Shipping	$40	$48	
Holiday party fit	$120	$80	
TOTAL	**$240**	**$198**	

Holiday Budget

GIFT FOR	BUDGET	ACTUAL	LEFT OVER
TOTAL			

FOOD	BUDGET	ACTUAL	LEFT OVER
TOTAL			

DECOR	BUDGET	ACTUAL	LEFT OVER
TOTAL			

TRAVEL	BUDGET	ACTUAL	LEFT OVER
TOTAL			

EXTRAS	BUDGET	ACTUAL	LEFT OVER
TOTAL			