SPEND HOLIDAYS WISELY

Holiday Budget Planner

Holiday/Celebration: _____ Date(s): _____

My spending limit: $ _____ Amount already saved: $ _____

1) Start with What Matters

What do I want to remember most about this holiday?

2) Choose How You Will Pay

◯ Holiday Savings ◯ Current income ◯ Reduced spending elsewhere ◯ Other: _____

Amount available now: $ _____

Amount to save: $ _____

Weeks/months remaining: _____

Savings per period: $ _____

3) Plan the Details Before They Become Expenses

DATE	TRAVEL / MEAL / EVENT	ESTIMATED	ACTUAL	NOTES / RESERVATION
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	

4) My Spend Wisely Guardrails

◯ I will wait ____ hours before an unplanned purchase.

◯ I will compare prices and use a list before shopping.

◯ I will stop spending when I reach $ _____.

◯ One tradition I can simplify or enjoy for free:

_____

Spend Holidays Wisely
Plan with purpose. Celebrate with peace.

5) Build Your Holiday Budget

CATEGORY	PLANNED	ACTUAL	DIFFERENCE	NOTES / LIMITS
Gifts	$	$	$ 0.00	
Food & groceries	$	$	$ 0.00	
Catering	$	$	$ 0.00	
Decorations	$	$	$ 0.00	
House/outdoor lights	$	$	$ 0.00	
Travel & lodging	$	$	$ 0.00	
Holiday clothing	$	$	$ 0.00	
Event tickets	$	$	$ 0.00	
Entertainment/hosting	$	$	$ 0.00	
Cards, postage & wrapping	$	$	$ 0.00	
Giving, donations & tips	$	$	$ 0.00	
Photos/activities	$	$	$ 0.00	
Other	$	$	$ 0.00	
Surprise-expense cushion	$	$	$ 0.00	
TOTAL HOLIDAY BUDGET	**$ 0.00**	**$ 0.00**	**$ 0.00**	

Quick check: Total planned $ _____ – Amount available $ _____ = $ 0.00 over / under budget.

6) After the Holiday

Final amount spent: $ _____

Amount over / under budget: $ _____

What worked well?

What would I change next time?

Amount to save monthly for the next holiday: $ _____

Next holiday savings start date: _____

For more savings and budgeting tips, visit

FirstUnitedBank.com/spendlifewisely

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