



Holiday Planning and Budget Guide



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For many of us, the holidays are the most financially stressful time of the year. As you relish in the good food and festivities of the season, your wallet gets thinner and thinner. Fortunately, a little planning goes a long way!

Follow this guide to help your holiday season be stress-free *and* affordable:

Do you have money saved up for the Holidays? If so, how much? \$ _____

How much can you comfortably save each week in the lead up to Christmas? \$ _____

Total:
(*This is your holiday budget*) \$ _____

Allocate funds for the following items in your Holiday budget:

Cards \$ _____

Gifts \$ _____

Entertaining \$ _____

Decorations \$ _____

Holiday Meals \$ _____

Other \$ _____

Total:
(*This is the total of your holiday expenses*) \$ _____

Staying within this budget is important to keep you financially stress-free this festive season.

October 1 - 10: Create Your Holiday Budget

October 10 - 15: Make Your Gift List

- Plan how many gifts you want to give this year.
- List all your gift recipients.
- Whose will be homemade? *Tip: Strive to make at least half of the gifts yourself.*
- Make a gift shopping list. Set limits for each gift.
- Go shopping for supplies for homemade gifts according to what's on sale.
- Start making your non-perishable gifts.

October 20: Decorate for Halloween – Make your own decorations

October 25: Status check: How are your gift-making endeavors coming? Avoid putting them off until the hectic days later in the holiday season. The last thing you want is to quit and buy last minute high priced gifts.

November 1 - 14:

- Continue to shop sales for items for your homemade gifts.
- Spend time working on your homemade gifts.
- Start shopping for your store-purchase gifts. Look for items on sale.
- Begin stocking up on groceries for holiday meals according to sales and coupons.
- Decorate for Thanksgiving with items from nature's harvest.

November 20 - 21: Last weekend before Thanksgiving. The really big Thanksgiving grocery sales will allow you to complete your shopping for your Thanksgiving meal.

- Status check: How are your gift-making endeavors coming?

November 26: Black Friday. Biggest sales of the year on popular Christmas items.

If you can deal with the crowds, this is a good day for bargains. Buy your local Thanksgiving paper for ads.

- Grocery stores also have big sales on holiday food items. Pick up your Christmas dinner groceries all on sale.

December 1 - 5: Try to complete your Christmas shopping this week so you can spend the next few weeks enjoying the festivities with your friends and family, decorating, preparing food that can be frozen ahead of time, and any other last minute tasks.

- Finish as many homemade gifts as possible.
- Decorate for Christmas with festive homemade decorations or re-use old decorations in a new way.

December 6 - 17: Complete all homemade gifts, shopping, and wrapping.

December 18 - 19: Last weekend before Christmas if you need last minute groceries.

December 19 - 25: Christmas week. Merry Christmas & Happy Holidays!

