MONTH: _____

GreenPath Holiday Budget

Expense	Amount
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
Gift	
TOTAL	$ 0.00

How to Fill This Out

Under "expense", select the type of expense. This could be travel, food, gifts, donations, or something else.

Under "amount", put the amount you plan to put toward this expense.

Under "total", your budget totals are automatically calculated.

A general rule of thumb is to spend no more than 1% of annual income during the holidays.

My annual income $ _____

1% of annual income $ 0.00

How Much Do You Plan to Spend? Here Are Some Things to Consider

Do you have a bonus or seasonal income you want to put towards your holiday spending?

Are you able to spread out your holiday spending? You may try to spend over 2 or 3 months instead of over one month.

Should you consider financing, it may be helpful to speak with your credit union or bank about a holiday personal loan or other options.

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Building a Holiday Budget

YOU CAN STICK WITH



STEP 1. REFLECTION | Think about last year during the holiday for this part.

What went well?
Do you think you budgeted enough for your planned expenses? What were you proud of for your holiday budget?

What would you do differently this year?
Was there an area in your holiday budget that was unexpected?

STEP 2. PLAN | Give yourself time to write down your holiday goals to help you stick closely to your plan.

Prepare a list of people it's important to buy gifts. You may want to include travel, food, and other expenses. Determine how you will fund your holiday budget. Will you set aside money, use a bonus, use savings, or something else? Try to stay within your holiday spending budget as much as possible to avoid creating debt.

NOTES:

STEP 3. IMPLEMENT | Put your budget in action. What is the best way for you to do this?

Are you likely to keep up with an app on your phone? Would you prefer to keep a small notepad in your wallet or purse? How will you separate your holiday budget from the rest of your budget? Will your holiday budget go into a savings account, a cash jar, or something else?

NOTES:

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