

MY HOLIDAY SAVINGS AND SPENDING PLAN

It's the season of giving! But all that good cheer, gifts, meals, and travel can add up. Get prepared by creating your holiday budget. Then set a New Year's resolution to save money or reduce debt by taking the America Saves Pledge. We'll keep you motivated with advice, tips, and reminders along the way. To pledge, visit americasaves.org.

My Holiday Spending Limit

SAVINGS	Item	Budget
Retirement, education, car, home, etc.		
	Savings Goals Total	

TRAVEL	Item	Budget
Airfare, train/bus tickets, airline/baggage fees, rental cars, insurance, gas, tolls, etc. Include Thanksgiving, Christmas, Hanukkah, and New Year's travel.		
		Travel Total

LODGING	Item	Budget
Hotel/motel/homeshare, resort fees, host gifts. Include Thanksgiving, Christmas, Hanukkah, and New Year's travel, etc.		
		Lodging Total

FOOD	Item	Budget
Groceries, restaurants, cookware, (disposable) dinnerware, (disposable) tableware, etc. Include Thanksgiving, Christmas, Hanukkah, and New Year's food.		
		Food Total



GIFTS/DONATIONS	Item	Budgeted
Gift wrapping, ribbons, gifts for family/friends/colleagues, tithing, year- end giving, etc.		
		Gifts/Donations Total

TIPS	Item	Amount
Tips for babysitter, nanny, caregiver, pet sitter, stylist, groomer, barista, concierge, doorman, cleaning person, etc.		
	Tips Total	

DECORATIONS	Item	Amount
Lights, ornaments, lawn decorations, party favors, etc.		
	Decorations Total	

HOLIDAY SALES	Item	Amount
Black Friday spending, Cyber Monday spending, Exchange and Commissary sales, etc.		
	Holiday Sales Total	

MISCELLANEOUS	Item	Amount
Childcare/babysitters, party clothes, movies, pageants, etc.		
	Miscellaneous Total	

