



# 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?

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### What would you do differently this year?

Was there an area in your holiday budget that was unexpected?

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## 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.

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## 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?

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