

# Sandcastles to Snowmen

START SUMMER PLANNING FOR HOLIDAY SPENDING



Determine how much slack you need to set aside for the holiday season.

## HOLIDAY EXPENSES

## PLANNED SPENDING

<b>TRAVEL</b> plane ticket, bus fare, gas, vehicle maintenance	
<b>ENTERTAINMENT</b> concerts, shows, programs, travel, parking costs	
<b>GIFTS</b> family, friends, coworkers, host gifts, Secret Santa	
<b>DECORATIONS</b> repurpose, reuse and recycle. take inventory before purchasing	
<b>FOOD</b> dinner, desserts, parties, pot lucks	
<b>DONATIONS</b> charities, angel tree gifts	
<b>PERSONAL CARE</b> clothing, beauty products, nail or hair appointments	
<b>MISC.</b> gift wrap, holiday cards, photographer, invites, printing	

## HOLIDAY SPENDING GOAL

How much can you afford to set aside each month to meet your goal?

<input type="text"/>	—	<input type="text"/>	=	<input type="text"/>
Monthly Net Income		Monthly Expenses		Monthly Slack

How much do you need to save each month and for how long to reach your goal?

<input type="text"/>	÷	<input type="text"/>	=	<input type="text"/>
Holiday Spending Goal		Number of Months		Monthly Savings

