

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

## HOLIDAY SPENDING GOAL

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

$$\text{Monthly Net Income} - \text{Monthly Expenses} = \text{Monthly Slack}$$

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

$$\text{Holiday Spending Goal} \div \text{Number of Months} = \text{Monthly Savings}$$

