

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

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

HOLIDAY SPENDING GOAL

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

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Monthly Net Income

Monthly Expenses

Monthly Slack

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

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Holiday Spending Goal

Number of Months

Monthly Savings

