

# HOLIDAY PLANNING GUIDE

## Keep holiday **spending** under control this year

In light of our current economy, it could be a different kind of holiday season this year. Before holiday spending gets out of hand and the new year starts out weighed down by credit card debt, consider putting a limit on how much you will spend. It may seem like a difficult task, but it is possible to cut back on how much you purchase and still enjoy the holidays.

This year have a plan before you go shopping. A little planning and informed decision making goes a long way towards lightening the load of holiday spending. You'll still have temptations, but your plan can be a tool to help you resist spending more than you can afford.

### Plan before you shop

- Determine the cash you have available for the holidays.  
\$ \_\_\_\_\_
- If you plan to charge purchases, set a maximum limit. Charge only what you can afford to pay off in one to three months. \$ \_\_\_\_\_
- Decide which account you will use if you plan to charge purchases. Limit the accounts you use unless you know you can pay the balances in full when the bills arrive.
- Recall all the unplanned expenses that came up last year; babysitters, office parties, gifts for children's friends, scout troop leaders, special offerings or contributions.
- Read ads carefully and plan your shopping list.
- Wait for items to go on sale.

### Shop with your plan

- Stick to the list and refuse to make impulse purchases.
- Keep a list of charges as they are made. Total as you go to avoid impulse buying and going beyond your planned limit.
- Shop alone so you can concentrate on making good selections and avoiding impulse buying.
- Avoid making unplanned purchases for yourself or your home that can be deferred until after the holidays.



**SEE OTHER SIDE FOR A HOLIDAY SHOPPING GUIDE GIFT PLAN**

# Gift Plan

	Who (family, friends, coworkers)	What	How Much
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			

Total for Gifts \$ \_\_\_\_\_

Travel: Gasoline, lodging and meals	\$ _____
Decorations: Tree, trimmings, gift wrap	\$ _____
Entertainment, clothing and activities	\$ _____
Greeting cards, postage, mailing expenses	\$ _____
Food: Holiday meals, holiday baking	\$ _____
Babysitters	\$ _____
Seasonal offering, contributions	\$ _____
<b>Total Planned Spending</b>	<b>\$ _____</b>



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