

# CHRISTMAS *budget* PLANNING

## NOTES

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## PERSONAL CHECKLIST

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| <input type="checkbox"/> Identify your available holiday budget                    | <input type="checkbox"/> Set spending limits for each category |
| <input type="checkbox"/> Choose a budget tracker or template                       | <input type="checkbox"/> Set a savings goal for next year      |
| <input type="checkbox"/> List all fixed expenses                                   | <input type="checkbox"/> Track daily or weekly expenses        |
| <input type="checkbox"/> List all variable holiday expenses (gifts, food, outings) | <input type="checkbox"/> Categorize your spending              |