Holiday Spending & Budget Checklist

Plan your expenses, track gifts & travel, and avoid post-holiday financial stress.

CONSOLIDATED CREDIT®
When debt is the problem, we are the solution.

SMART HOLIDAY BUDGETING TIPS

1. Prioritize & Limit Lists
Set strict per-person spending caps early. Consider secret Santa swaps for adult family members to keep costs manageable.

2. Track Expenses Immediately
Record every purchase right away in the 'Actual Cost' column so you always know how much remaining budget you have left.

3. Account for Hidden Costs
Don't forget shipping, gift wrap, tolls, tips, and extra groceries—these small costs add up quickly during the holidays.

4. Avoid High-Interest Credit
Stick to cash, debit, or rewards cards that you can pay off in full within 30 days to avoid post-holiday credit card debt.

1. GIFTS & PRESENTS

✓	RECIPIENT / ITEM DESCRIPTION	TARGET BUDGET	ACTUAL COST	DIFFERENCE (+/-)
☐	Immediate Family (Spouse, Children, Parents)	$	$	$
☐	Extended Family & Relatives	$	$	$
☐	Friends & Secret Santa / Gift Exchanges	$	$	$
☐	Co-workers, Boss, & Client Gifts	$	$	$
☐	Teachers, Tutors, & Service Providers (Tips)	$	$	$
☐	Gift Wrapping, Cards, Ribbon & Boxes	$	$	$
☐	Shipping & Delivery Fees	$	$	$
	Subtotal — Gifts & Wrapping	**$**	**$**	**$**

2. ENTERTAINING & HOLIDAY MEALS

✓	CATEGORY / EXPENSE	TARGET BUDGET	ACTUAL COST	DIFFERENCE (+/-)
☐	Holiday Groceries & Special Dinner Ingredients	$	$	$
☐	Beverages, Wines, & Spirits	$	$	$
☐	Baking Ingredients & Cookie Exchange Supplies	$	$	$
☐	Party Ware, Utensils, Napkins, & Tableware	$	$	$
☐	Hostess Gifts & Event Contributions	$	$	$
	Subtotal — Entertaining & Food	**$**	**$**	**$**

3. TRAVEL, OUTINGS & DECORATIONS

✓	EXPENSE ITEM	TARGET BUDGET	ACTUAL COST	DIFFERENCE (+/-)
☐	Flights, Gas, Tolls, & Parking	$	$	$
☐	Hotel, Lodging, & Pet Sitting Services	$	$	$
☐	Holiday Outfits, Photos, & Family Cards	$	$	$
☐	Tree, Lights, Indoor/Outdoor Decor & Ornaments	$	$	$

✓	EXPENSE ITEM	TARGET BUDGET	ACTUAL COST	DIFFERENCE (+/-)
☐	Event Tickets, Concerts, & Holiday Shows	$	$	$
	Subtotal — Travel & Decor	**$**	**$**	**$**

TOTAL HOLIDAY BUDGET	TOTAL ACTUAL SPENT	REMAINING BALANCE
$ ____.__	**$ ____.__**	**$ ____.__**

Still struggling to pay off last year's holiday debt? Talk to a certified credit counselor to find a solution now by calling **800-210-3481**.