

## Make a list & check it twice.

## Holidays are easier with a thorough budget.

Getting ready for the holiday season is no easy talk. You need gifts for loved ones, goodies for teachers and baked goods for neighbors. Maybe you want to transform your home into a winter wonderland with seasonal décor and a custom light display. Are you planning some charitable gifts for the season of giving? What about travel plans? Aunt Agnes sure would like to see you this year.

It all adds up quickly. So before you hit the stores, take a moment to build a holiday budget that will help keep you on track this season.

Gifts	Budget	Home	Budget
Family	\$	Décor	\$
Friends	\$	Guest supplies	\$
Teachers	\$	Home cooked meals	\$
Neighbors	\$	Snacks	\$
Coworkers	\$	Baked goods	\$
Charitable giving	\$	Other	\$
Other giving	\$		
Total	\$	Total	\$

Holiday travel & entertainment	Budget	Odds & Ends	Budget
Transportation	\$	Wrapping paper	\$
Hotel accommodations	\$	Gift bags	\$
Show tickets	\$	Cards	\$
Tours	\$	Envelopes	\$
Movie tickets	\$	Stamps	\$
Restaurants	\$	Other	\$
Drinks	\$		
Other	\$		
Total	\$	Total	\$