

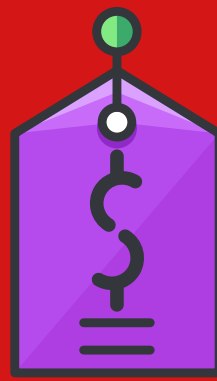


5 Tips

# Creating a Holiday Budget

Worried About Holiday Expenses?

Use the GPIS Holiday Budget Worksheet to track & manage expenses.



## 1. Set your spending limit

The first step is to set your budget. Your holiday budget will be for gifts, food and entertainment, travel as well as end of year contributions.



## 2. Make a list of individual holiday expenses

Identify individual expenses including gifts, food and entertainment, decorations, holiday cards, postage as well as any travel expenses. Don't forget about charitable contributions!



## 3. Establish gift amounts

Using the GPIS Holiday Worksheet, fill in what you'd like to spend on each gift/item.



## 4. Use cash

Paying with cash is the best way to avoid going into debt for holiday expenses.



## 5. Track your spending

After the purchase, fill in what you actually spent. The goal is to stay as close to your budget as possible without breaking the bank.



[>> Download Holiday Worksheet](#)