

Christmas Magic

These can be budget killers as we don't think twice about expenses around indoor/outdoor decorations, a Christmas tree, wrapping paper, lights, and gift tags.

Christmas Magic Items	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

Goal Amount to stay within _____.

Coach's Tip: Make a list, have the goal to purchases all of your "Christmas Magic" goodies on the same day to help stay within budget.

Food

If you're hosting Thanksgiving or a holiday party or dinner, you've probably planned for the expense. (You did that, right?) Even if you're not hosting, you'll probably bring an appetizer, dessert, drink, or small gift.

Holiday & Event Parties	Estimated or Goal Amount

Coach's Tip: Always estimate high.

Goal Amount to stay within _____.

Travel

Big travel is usually easy to account for. But have you factored in the nickel and dime type expenses? (Snacks, different weather clothing, TSA precheck, baggage, lunch pit stop, parking, or Ubers.)

Trip	Estimated or Goal Amount

Goal Amount to stay within _____.



Entertainment

If you’re planning to see Nightmare Before Christmas , the Trans-Siberian Orchestra, or Zoo lights, you need to factor in those costs too.

Entertainment Ideas	Estimated or Goal Amount

Coach’s Tip: Be honest with yourself. Most of the time when you have an evening out with fun entertainment there are other additional expenses that come with it. (Uber, drinks, dinner out, ect.)

Goal Amount to stay within _____ .

Clothing

You and your family might want new outfits for your holiday photos, travel, or gatherings.

Entertainment Ideas	Estimated or Goal Amount

Coach’s Tip: See if you can borrow clothing from a friend or challenge yourself to get creative with what you have.

Goal Amount to stay within _____ .



Holiday Cards

Not going to lie; these types of expenses make me so uncomfortable. We don't send out Christmas Cards every year as it makes me uncomfortable spending hundreds of dollars on holiday cards, postage, and snail mail. However, I'll happily pay for a photographer to capture my family for the year.

Stationery Items	Estimated or Goal Amount

Coach's Tip: I hardly ever talk about coupons, but this is a time where a discount code can save you big dollars on holiday cards.

Goal Amount to stay within _____.

Let's wrap up this Holiday Budget Planner by following these simple steps.

1. Add it all up!
2. Address your feelings when seeing your total amount. How do you feel when you see the total? Is it more or less than you anticipated?
3. Make adjustments where needed.
4. Start saving for it now by reading these two blog posts.

- a. [5 Ways to Use Saving Buckets to Hit Your Goals](#)
 - b. [Reverse Engineer Your Way to Success](#)
5. If you need help with setting up your budget to accommodate monthly savings for the holiday (and other life expenses), it's time to set up your [Power Plan session](#) with me.

The holidays can be a magical time. But they can also leave you feel disillusioned if January comes with a giant credit card bill. Follow these steps today to keep your emotions and wallet in check during the holidays.