COMPANION RESOURCE · APPENDIX A

Master Holiday Budget Worksheet

Plan, track, and review your holiday spending

From *Holiday Money Without the Regret* by P.J. Whitfield, Cogitent Press. Print as many copies as you need for your own use.

Use this worksheet to record last year's spending, plan this year's budget, and track actual spending. Round to the nearest ten dollars. A rough number is a good number.

Category	Last year	This year (plan)	Funding source	Actual	Difference
Gifts for family and friends					
Food, drink, and hosting					
Travel and visiting					
Events and entertainment					
Decorations, cards, wrapping					
Charity, tips, and thank-yous					
Clothing for events					
Cushion for the unexpected					
TOTAL					

Funding sources to choose from: cash flow, savings, one-time income, credit (paid in full at the first statement).

Checkpoint one (around December 1): Spent so far: _____ Planned by now: _____ On track? Yes / No

Checkpoint two (around December 15): Spent so far: _____ Remaining budget: _____ Remaining purchases: _____

Three things I will do differently next year:

1. _____
1. _____
1. _____

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