

My Holiday Savings and Spending Plan

It's the season of giving! But all that good cheer, gifts, meals, and travel can add up. Get prepared by creating your holiday budget. Then set a New Year's resolution to save money or reduce debt by taking the America Saves Pledge. We'll keep you motivated with advice, tips, and reminders along the way. To pledge, visit americasaves.org.

**My Holiday
Spending
Limit**

Savings Goals	Item	Budget
<i>Retirement, education, car, home, etc.</i>		
	Savings Goals Total	

Travel	Item	Budget
<i>Airfare, train/bus tickets, airline/baggage fees, rental cars, insurance, gas, tolls, etc. Include Thanksgiving, Christmas, Hanukkah, and New Year's travel.</i>		
	Travel Total	

Lodging	Item	Budget
<i>Hotel/motel/homeshare, resort fees, host gifts. Include Thanksgiving, Christmas, Hanukkah, and New Year's travel, etc.</i>		
	Lodging Total	

Food	Item	Budget
<i>Groceries, restaurants, cookware, (disposable) dinnerware, (disposable) tableware, etc. Include Thanksgiving, Christmas, Hanukkah, and New Year's food.</i>		
	Food Total	



Gifts/Donations	Item	Budgeted
<i>Gift wrapping, ribbons, gifts for family/friends/colleagues, tithing, year-end giving, etc.</i>		
Gifts/Donations Total		

Tips	Item	Amount
<i>Tips for babysitter, nanny, caregiver, pet sitter, stylist, groomer, barista, concierge, doorman, cleaning person, etc.</i>		
Tips Total		

Decorations	Item	Amount
<i>Lights, ornaments, lawn decorations, party favors, etc.</i>		
Decorations Total		

Holiday Sales	Item	Amount
<i>Black Friday spending, Cyber Monday spending, Exchange and Commissary sales, etc.</i>		
Holiday Sales Total		

Miscellaneous	Item	Amount
<i>Childcare/babysitters, party clothes, movies, pageants, etc.</i>		
Miscellaneous Total		