

Holiday Season is here! Let's get into **Budgeting for Gifts** as Christmas is near. . .

## Holiday Budgeting for Gifts

First, determine your overall gifting budget by considering your finances & asking yourself: *How much can I realistically afford to spend this year?* \$ \_\_\_\_\_

Name of Recipient	Total Budget (per person)	Gift Ideas	Budget per gift*	Places to Buy (compare) <small>Can circle in pencil and then in pen after purchased</small>	Actual cost**	Total Cost
<i>Example:</i>  Noel	\$ 60.00	-Sweater	\$ 30.00	Old Navy (\$29.99) The Gap (\$32.99)	\$34.48	\$55.29
		-Piggy Bank and/ or book	\$ 25.00	Value Village (\$8) Chapters (\$10.11) Indigo (\$22)	\$ 20.81	<input type="checkbox"/> over <input checked="" type="checkbox"/> under
1.	\$					\$
						<input type="checkbox"/> over <input type="checkbox"/> under
2.	\$					\$
						<input type="checkbox"/> over <input type="checkbox"/> under
3.	\$					\$
						<input type="checkbox"/> over <input type="checkbox"/> under
4.	\$					\$
						<input type="checkbox"/> over <input type="checkbox"/> under
5.	\$					\$
						<input type="checkbox"/> over <input type="checkbox"/> under

You may find that your gift shopping does not always go 'according to plan' (re: above), but mapping this out will help you plan and stay on track. Adjust the template as needed.

\*Note the approximant amount per gift; column only applicable if buying more than one gift

\*\*Be sure to include the actual costs after any additional fees (taxes, shipping/delivery fees, etc.)