

Holiday Budgeting Template



Step 1: Set Your Total Holiday Budget

- Total Budget: \$_____

Step 2: Allocate Your Budget by Category



**Department of
Commerce**

Division of Financial Institutions



Category	Planned Amount (\$)	Actual Amount (\$)	Difference (\$)
Gifts			
Travel			
Food & Beverages			
Decorations			
Entertainment			
Charitable Giving			
Other (Specify)			
Total			

Step 3: Create Your Gift List



Step 4: Review and Reflect

- Total Planned Budget: \$_____
- Total Actual Spending: \$_____
- Difference: \$_____ (Positive = Under Budget, Negative = Over Budget)

Tips for Using This Template

1. **Set Realistic Limits:** Be honest about what you can afford in each category.
2. **Update Regularly:** Track expenses as you go to avoid surprises.
3. **Adjust as Needed:** If you overspend in one category, try to cut back in another.