



# Holiday Spending **Survival** Guide

**Let's bank on each other.®**

Membership required. Insured by NCUA.



Surviving the holidays is simpler when you take time to develop a strategy that aligns with the things you value most.

Identify those priorities now to help ensure your time and money are well spent.



# 1

## What's important to you?

This holiday season, focus on things that bring you joy.

- What part of the holidays is most meaningful to you?

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- What are a few things you'd like to spend more time on?

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- What traditions or activities are stressful and wouldn't be missed?

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# 2

## How much are you able and willing to spend?

Keep your holiday spending in check by creating a spending plan.

- What's your spending limit?

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- What expenses, if any, would you like to prioritize this year?

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- Next, use the **Holiday Budget Worksheet** to allocate funds to different spending categories.
- If gift giving is in your plans, use the **Holiday Gift List** to determine individual gift ideas and limits.

# Holiday Budget Worksheet

**Total Holiday Spending Budget**

\$

| <b>Gifts</b>     | <b>Budget: \$</b> |        |
|------------------|-------------------|--------|
|                  | Planned           | Actual |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
| <b>Subtotals</b> | \$                | \$     |

| <b>Travel</b>    | <b>Budget: \$</b> |        |
|------------------|-------------------|--------|
|                  | Planned           | Actual |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
| <b>Subtotals</b> | \$                | \$     |

| <b>Food</b>      | <b>Budget: \$</b> |        |
|------------------|-------------------|--------|
|                  | Planned           | Actual |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
| <b>Subtotals</b> | \$                | \$     |

| <b>Décor</b>     | <b>Budget: \$</b> |        |
|------------------|-------------------|--------|
|                  | Planned           | Actual |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
| <b>Subtotals</b> | \$                | \$     |

| <b>Entertainment</b> | <b>Budget: \$</b> |        |
|----------------------|-------------------|--------|
|                      | Planned           | Actual |
|                      | \$                | \$     |
|                      | \$                | \$     |
|                      | \$                | \$     |
|                      | \$                | \$     |
| <b>Subtotals</b>     | \$                | \$     |

| <b>Other</b>     | <b>Budget: \$</b> |        |
|------------------|-------------------|--------|
|                  | Planned           | Actual |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
|                  | \$                | \$     |
| <b>Subtotals</b> | \$                | \$     |

# Holiday Gift List

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

| Name:     | Budget: |   |
|-----------|---------|---|
| Gift Idea | Cost    | ✓ |
|           |         |   |
|           |         |   |
|           |         |   |
|           |         |   |

# 3

## How can you save and stay within budget?

For a merrier season, maximize savings and reimagine holiday traditions.

- What are a few things you can you do to maximize savings?

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Here are some easy, low-cost ideas:

- Make it a potluck
- Volunteer your time
- Host a game night
- Bake treats
- Get crafty with D-I-Y gifts
- See the neighborhood lights
- Switch to a “Secret Santa” gift exchange

- How can you help ensure you stay within budget?

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Recommendations:

- Track spending
- Look for sales
- Shop with coupons
- Use deal sites and apps
- Know what you want to buy
- Be cautious with credit cards

# 4

## How can you prepare for the next holiday season?

Setting and tackling goals in advance can bring you added peace.

- Is there anything you'd like to do differently next year?

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- How much did holiday spending total this season?

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- Divide that by 10 to calculate a monthly savings goal for the next holiday season.

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Boost savings with these tips:

- Establish a dedicated savings account
- Set up automatic transfers or deposits
- Track your progress



A+FCU wishes you and  
yours a safe and happy  
holiday season!

For more holiday  
resources, visit  
[aplusfcu.org/holidaytips](https://aplusfcu.org/holidaytips).

