Use this worksheet to estimate your savings and spending goals for the holidays.

Amount You Expect to Save: $_____ (A)

Gift Budget

RECIPIENT	EXPECTED GIFT COST
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____
_____	$_____

Total gift spending: $_____ (B)

Miscellaneous Budget

ITEM	EXPECTED COST
Wrapping paper	$_____
Greeting cards	$_____
Decorations	$_____
Food and Beverage (include meals out)	$_____
Baby-sitter	$_____
Other	
_____	$_____
_____	$_____
_____	$_____
_____	$_____

Total miscellaneous spending: $_____(C)

Total spending (add lines B and C): $_____(D)

Total extra or shortfall (subtract line D from line A; a negative means you saved less than you budgeted): $_____