MONEY HABITS FOR ME

Holiday Spending Plan

Make room for January bills before buying the next gift.

First January payday or deposit: _____

Use the day the money will actually be available.

1. Start with money you can use

Cash available now + expected deposits before that January date.

Amount $ _____

2. Set aside regular expenses

Include bills and essentials until that date. Count each bill once.

Amount $ _____

3. Set aside a cushion

Leave room for a small expense you may have missed.

Amount $ _____

4. List holiday expenses still ahead

Include gifts, shipping, food, travel, and any unpaid holiday purchases.

Amount $ _____

Your spending limit

Line 1 minus lines 2 and 3. If the result is below zero, the limit is $0.

$ _____

Room left after planned purchases

Subtract line 4 from the spending limit. A negative result shows what to trim.

$ _____

One thing I can change before my next purchase

_____