



Mastering Holiday Budgeting and Gifting:
**A Step-by-Step Guide
to Stress-Free Festive
Finances**

1. Write Your Gift List and Check It Twice

Before the holiday frenzy begins, sit down and create a list of all the gifts you need to buy and reflect on who you want to celebrate this season. Use the space below to create your gift list:

Person 1

Person 2

Person 3

Person 4

Person 5

Person 6

Person 7

2. Set Your Holiday Budget

While it's lovely to be generous, remember not to stretch your wallet too thin. Set a reasonable budget for gifts and stick to it. How much do you want to / are you able to spend on each person?

Total Budget for the Holiday Season: \$ _____

Budget for Gifts: \$ _____

Miscellaneous Costs (decorations, food, etc.): \$ _____

Bonus Activity: Before the shopping begins, total your planned expenditures and cross-check them with your actual funds. Do you have enough cash saved up, or do you need to make some adjustments?

3. Craft Meaningful DIY Gifts

Now let's get creative. Sometimes, a handmade gift crafted with care can hold more sentimental value than a store-bought item.

Here's space to brainstorm your own DIY gift ideas:

DIY Gift Idea #1:

DIY Gift Idea #2:

DIY Gift Idea #3:

DIY Gift Idea #4:

Need inspiration? Try homemade bath salts or a signature recipe jar (like chilli oil!).

4. Maximise Holiday Sales (and Save Big!)

With your list and budget in hand, you're equipped to take advantage of holiday sales like Black Friday or Cyber Monday. Track the items you plan to buy and the sales you've researched below:

Item 1: Normal Price \$_____ / Sale Price \$_____

Item 2: Normal Price \$_____ / Sale Price \$_____

Item 3: Normal Price \$_____ / Sale Price \$_____

Item 4: Normal Price \$_____ / Sale Price \$_____

Insider Tip: Sign up for sale alerts, and be sure to compare prices at multiple retailers before purchasing. Smart planning now will save you from 20% to 50% on your holiday purchases.

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