

Don't Let Your *HO, HO, HO!* Turn Into *OWE, OWE, OWE!*

This complete budget outlines nearly every possible Christmas expenditure. No family will have all of these expenses, of course, but there will probably be many more incidentals than you expected. Fill in realistic estimates or write in what you spent last year. If you are uncertain, use the highest figure. Things cost a lot these days! When you have written an estimate for each item in column one, total everything on the last page. Then compare the entire cost with the amount you have on hand to help yourself plan for next year. Be sure to fill in this year's amounts, either as you actually spend them or very soon after the holidays.



20 _____ Budgeted Amount \$ _____

	ESTIMATED COST	AMOUNT ACTUALLY SPENT
GIFTS		
<i>Gifts for family & friends</i>		
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
<i>Special gifts for others (Postman, boss, newspaper carrier, teachers)</i>		
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
<i>Gift Wrapping</i>		
Wrapping paper, tissue, brown paper for mailing	_____	_____
Ribbon, bows, tags	_____	_____
Tape (<i>Scotch, masking, strapping</i>)	_____	_____
Special mailing boxes, cartons, tubes, padded envelopes	_____	_____
Professional gift wrapping (<i>about \$3 per package</i>)	_____	_____
<i>Charities & Church Donations</i>		
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

	ESTIMATED COST	AMOUNT ACTUALLY SPENT
POSTAGE & FREIGHT		
Postage for sending newsletter/cards	_____	_____
<i>Freight cost for sending packages</i>		
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
<i>Overseas postage & freight</i>		
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
CHRISTMAS CARDS & LETTERS		
Store bought cards	_____	_____
Materials to make Christmas cards	_____	_____
Printing or copying of newsletter	_____	_____
Envelopes	_____	_____
Photographs for inserts	_____	_____
Seals or Stickers	_____	_____
DECORATING		
Christmas tree & stand	_____	_____
Light replacement sets & extra bulbs	_____	_____
Tree ornaments or craft book: materials to make ornaments	_____	_____
Table centerpiece	_____	_____
Outdoor decorations	_____	_____
Miscellaneous (<i>candles, wreaths, garlands, flowers, creche, Advent items</i>)	_____	_____

ESTIMATED COST AMOUNT ACTUALLY SPENT

FOOD

Christmas dinner ingredients	_____	_____
Christmas Eve food	_____	_____
Special hostess food (<i>eggnog, punch, nuts, snack foods</i>)	_____	_____
Baking ingredients for cookies, cakes	_____	_____
New kitchen equipment (<i>cookie cutters, food processor, food molds</i>)	_____	_____
Food for potluck suppers	_____	_____
Paper plates, cups, napkins	_____	_____
Special liners (<i>tablecloths, placemats</i>)	_____	_____
Convenience/restaurant food for the family (<i>to relieve the cook of kitchen duties during the busy season</i>)	_____	_____

TRAVEL

Local travel for shopping, attending events

Gasoline	_____	_____
Bus, subway fares, taxi	_____	_____

Long distance travel

Airline, train, or bus tickets, gasoline	_____	_____
Meals on the road	_____	_____
Lodging	_____	_____
Miscellaneous (<i>maps, disposable diapers, pet boarding, luggage purchase, car maintenance, rental car, house gifts, souvenirs, parking and toll fees</i>)	_____	_____

ENTERTAINING

Food, beverages or catering

Function #1:	_____	_____
Function #2:	_____	_____
Function #3:	_____	_____

Invitations, postage

Function #1:	_____	_____
Function #2:	_____	_____
Function #3:	_____	_____

Other

Decorations	_____	_____
Special serving pieces	_____	_____
Hostess gifts	_____	_____
Rental of formal clothing	_____	_____
Purchase of party clothes	_____	_____
Babysitting	_____	_____

_____ x \$ _____ = \$ _____
Number of Times Cost of Each TOTAL

HOUSE GUESTS

_____ x \$ _____ = \$ _____
Number of Times Cost of Each TOTAL

Eating out, tips	_____	_____
New linens (<i>sheets, blankets, towels</i>)	_____	_____
Higher utility bills	_____	_____

Entertainment of guests

Museum, movie, concert	_____	_____
Extra gasoline costs	_____	_____
Games, toys for visiting children	_____	_____
Home items (<i>new furniture, curtains, slipcovers</i>)	_____	_____

MISCELLANEOUS

Christmas catalogs	_____	_____
Camera film, supplies, developing	_____	_____
Christmas CDs, tapes	_____	_____
Tickets for special holiday events	_____	_____
Wood for fireplace	_____	_____
Dry cleaning	_____	_____
New houseplants	_____	_____
Professional housecleaning, carpet cleaning	_____	_____
Redecorating	_____	_____
Home repairs	_____	_____
Long distance phone calls	_____	_____
Haircuts, beauty parlor	_____	_____
Advent/Christmas books	_____	_____

TOTALS

ESTIMATED COST AMOUNT ACTUALLY SPENT
 \$ _____ \$ _____



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