



My Holiday Spending Plan

Having a spending budget and gift list helps everyone stay organized and prevents impulse buys. This printable budget tracker guides children through real-world money management and smart spending!



demmelearning.com

REV1125

Holiday Spending Plan: Instructor Notes

If your child needs help filling out their Holiday Spending Plan, these four steps can help you guide them!



Step 1. Planning Before Shopping

Total Holiday Budget – This is how much money they have to spend on gifts altogether.

Gift Recipient – Write the name of each person they plan to buy a gift for. (You can print additional pages as needed.)

Gift – Discuss some gift options for each person and write reasonable ones that are within their budget.

Spending Limit – Write how much they plan to spend on each gift. Researching price options together can help keep this amount realistic.

Step 2. Keeping Track After Shopping

Actual Spending – As they shop, have them record how much was spent on each gift.

Notes – Write any notes that will help them keep organized and on track.

Step 3. Adding It All Up

Total Holiday Budget – Copy the amount from the top of the page.

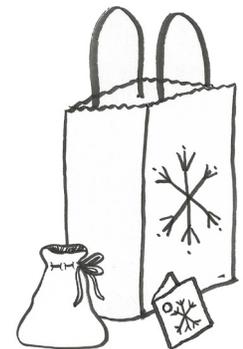
Total Spending Limit – Add up how much they expect to spend on all of the gifts together.

Total Spent – Add up how much was actually spent on all of the gifts together.

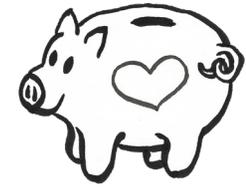
Ending Balance – Subtract their Total Spent from their original Total Holiday Budget. This is their balance.

Step 4. Reflection

Encourage your child to reflect on their budgeting experiences and how to apply these skills the next time they shop.

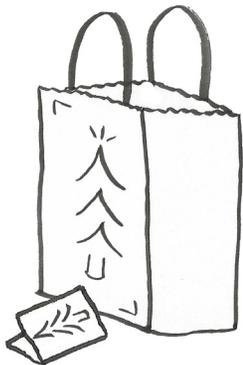


My Holiday Spending Plan



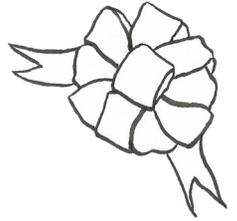
Total Holiday Budget: \$_____ How much money do you have to spend on gifts for everyone?

Plan Before You Shop			Keep Track After You Shop	
Gift Recipient Who is the gift for?	Gift What do you want to give them?	Spending Limit How much do you <i>plan</i> to spend on it?	Actual Spending How much did you <i>actually</i> spend on it?	Notes Write any details or notes for yourself.
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	



Total Holiday Budget	Total Spending Limit	Total Spent	Ending Balance
How much money did you start out with? (Copy it from above.)	Add up how much you <i>plan</i> to spend.	Add up how much you <i>actually</i> spent.	How much of your original budget is leftover?
\$	\$	\$	\$

My Holiday Spending Plan: Reflection



Take a look at your totals and ending balance.

Did you stay within your spending limits? Or did you spend more or less than you had planned?

Why do you think that happened?

If you have money left over in your budget, do you have a plan for it?

How can you use what you learned here to plan ahead for next time?

- Maybe you can start to save some more money for gifts.
- Maybe you can think of some handmade gifts that are less expensive, but just as thoughtful.
- Maybe you spent exactly what you had budgeted, and can plan to do the same next time.

These are all great learning experiences that can help you and your family plan to share the gift of giving each year.

