



CCSAC 8 Week Planner

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Incomes	Weekly	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Primary										
Other										
Other Incomes										
Total Income										
I. Basic Expenses	Weekly	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Rent/Mortgage										
Condo Fees/Park Rent										
Oil / Gas Utilities										
Electric										
Telephone										
Water/Sewer/Garbage										
Food/Toiletries										
Gas										
Public Transportation										
Day Care										
Schooling/Student Loan										
Child Support										
Laundry										
Haircuts/Lunches										
Personal Cash										
Subtotal I.										
II. Periodic Expenses	Weekly	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Auto Insurance										
Rent/Homeowner Ins.										
Medical/Disability Ins.										
Life Insurance										
Auto Repair/Maint.										
Clothing										
Prescriptions/Treatments										
Gifts										
Donations										
Property Tax										
Other										
Subtotal II.										
III. Other Expenses	Weekly	Monthly	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Savings										
Cable TV										
Video Rentals										
Pet Care										
Cigarettes/Alcohol										
Entertainment										
Hobbies/Clubs/Sports										
Newspapers/Magazines										
Creditor Payments										
Subtotal III.										
Total Expenses										
Cash Flow +/-										





1. Start early; budget for gifts on a monthly basis.
2. Make a list and check it twice; resist the urge to buy more than you planned.
3. Create your spending plan (budget); include gifts, entertainment and food.
4. Pay with cash; avoid the temptation to use credit.
5. Track your spending.
6. Take stock of what you have already purchased (gifts and decorations).
7. Consider drawing names or homemade gifts for friends and relatives.
8. Reuse gift bags.
9. Exchange baked goods with friends; increase the variety without baking it all yourself.
10. Consider cashing in points programs for gift certificates.
11. Get out of the house and enjoy the lights, the community carols and community tree (all free to see).
12. Start planning for next year!

Holiday Gift List - Budget Worksheet

Gift List	Gift Ideas	Budgeted Cost	Actual Cost
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
		Total Budget:	Total Cost:

Remember- it's the thoughtfulness of the gift that means the most ... not the price!