

Holiday Checklist

NOVEMBER

- Continue researching and shopping for gifts
- Research Black Friday and Cyber Monday Sales
- Set a menu and make a list of ingredients needed for holiday meals
- Purchase supplies required for wrapping gifts order holiday cards
- Purchase big-ticket items on sale on Black Friday and Cyber Monday
- Review budget and spending to make sure you're staying on track

DECEMBER

- Finish purchasing gifts
- Order groceries for holiday meals
- Wrap gifts
- Make returns after the holidays, if necessary
- Make charitable contributions no later than December 31 to deduct them from this tax year

JANUARY

- Add up your spending and review the results; where did you stick to your budget? Where did you overspend?
- Make a plan for the future on how you'll modify your budget and your spending behaviors to save even more next year