

# Holiday Spending Worksheet



## Why plan for holiday spending?

- Financial planners suggest that you spend no more than 1.5% of your annual income on holiday spending
- Planning will help you avoid using credit cards and/or loans - You don't want to waste money on interest
- Planning will help you be a smart consumer - You will avoid impulse spending and will be able to make smart buying decisions
- Planning will help you save money - You will have time to shop around and find the best deal
- Planning will help you keep organized and avoid unnecessary buying - once you know what you want to buy, you can keep a look out for sales and coupons
- Reduces stress about gift giving and holiday spending

Need help setting up a holiday budget? Come see a SMMC representative!  
 Make your free appointment at: [www.unl.edu/smmc](http://www.unl.edu/smmc)

Pre-Holiday Worksheet		
Expense	Budget Cost	Actual Cost
Gifts for family		
Gifts for friends		
Gifts for significant other		
Charity		
Food		
Postage		
Decorations		
Gift wrap/bags/bows		

### Gifts

Name	Gift Ideas	Budgeted Amount	Actual Amount

### Other Expenses

Item	Description		
		TOTAL	TOTAL

# Homemade Gift Ideas



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## Sugar Body Scrub

### Materials:

3 cups white sugar  
1 cup + 2 Tablespoons olive oil or coconut oil heated to a liquid state  
Optional: essential oils for fragrance

### Directions:

Combine sugar and oil together until mixed well. Add oils if desired. Give as a gift!



## Homemade Wrapping Paper

### Materials:

Plain paper or a brown grocery sack  
Holiday stamp  
Newspaper  
Leftover wrapping paper

### Directions:

You can make homemade wrapping paper a number of different ways. You can use plain paper or a brown grocery bag and a holiday stamp and stamp your own pattern all over. Or you can wrap presents in newspaper, or if you want some color, the comics section.

If you need some gift tags, use the extra scraps of wrapping paper that are leftover after you wrap presents. Cut into rectangles, then fold in half, write your message, and tape to the package.

## Cinnamon Bath Salts

### Materials:

1 cup epsom salts  
1 cup sea salts  
1 Tablespoon cinnamon  
Glass jar or other container

### Directions:

Mix together all ingredients until well combined. Package in glass jar and include directions to add 2-3 Tablespoons of bath salts to running water.



## Rice Sock Warmer

### Materials:

1 very long, thick tube sock  
1 small bag of rice

### Directions:

Pour the bag of rice into the sock and tie a tight knot at the top of the sock. Add directions to the gift explaining that the sock can be heated in the microwave for 2 minutes or place in the freezer for 45 minutes to become a cooling or heating pad. This is perfect for warming up your toes on a cold winter night or wrapping around a stiff neck.



## Candy Bouquet

### Materials:

Vase, box, coffee mug, or some kind of container  
Various candy bars  
Popsicle sticks or wooden skewers  
Block of styrofoam  
Hot glue gun or heavy duty tape

### Directions:

Cut the styrofoam to fit inside your bouquet vase or other container. Using your hot glue gun, carefully glue a popsicle stick or skewer onto the back of each candy bar. and let dry completely. Or, securely tape each candy bar to a popsicle stick or skewer. Then, simply stick the candy bars into the styrofoam. You may want to trim some of the skewers so that the candy bars are at varying lengths



## Homemade Candle Holder

### Materials:

Glass candle holder or clean, empty tin can  
Medium sized twigs  
Hot glue gun

### Directions:

Cut the sticks to be varying lengths, but all of them a little longer than the candle holder. Glue twigs all the way around the candle holder with the hot glue gun. Then glue another layer of twigs on top to cover up the holes in between the first layer of twigs. Place a votive candle inside the candle holder.



## Fleece Tie Blanket

### Materials:

2 pieces of fleece, 1+ yards each  
sharp fabric scissors or a rotary cutter

### Directions:

You can be creative with this one! Go ahead and get a fun pattern for one side and a solid color for the other side. Lay the two pieces of fleece on top of one another with the "wrong" sides touching. (This is the side that isn't very soft) Then trim each end of the blanket so that the two pieces of fleece are exactly the same size. In each corner, cut out a 4 x 4 inch square and discard. Then make cuts all around the blanket that are 4 inches long and one inch apart from one another. You should cut both pieces of fleece at the same time so that you end up with the same number of strips. Finally, tie together the strips so that the two pieces of fleece are tied together.



## Homemade Jewelry

### Materials:

Jewelry chain  
Charms  
Beads with holes through the middle  
Small wire loops to connect charms to chain  
Long wire jewelry pins  
Small pliers

### Directions:

Adjust chain to desired necklace length. Add beads by threading onto a jewelry pin and using the pliers to wrap the end of the pin around the chain. You can adjust how long the beads hang down by how much of the jewelry pin you wrap around the chain. Add a charm by opening the small wire loop with your pliers, threading it through the jewelry chain and the charm, and then closing the loop tightly to connect the two. Keep adding beads and charms until you get the look you want.



\* Prices for these homemade gifts will vary depending on the brand of materials you buy, and the customizable elements of each gift. Make sure to compare prices and watch for sales!