Name: Student ID #:

Holiday Spending Challenge
Ballin' on a Budget – December 2018

Expenses add up quickly during the Holiday Season. If you're not careful, you could end up spending more than you actually have! Planning for these added expenses in advance (even before December) helps you to be as prepared as possible. You must complete all steps of this challenge to get credit for participating. Either email completed challenges to tlr61@uakron.edu or drop off at the Simmons Hall Information Desk Attn: Taylor Sminchak.

Step 1: Determine Your Budget

Carefully review your budget. How much additional money do you have to dedicate toward Holiday expenses? Be sure that you're still addressing your basic needs (food, housing, utilities, etc.) and you're not spending more money than you have. For future Holiday Seasons, it's advised that you plan for these expenses well in advance. It's helpful to set aside savings in the months leading up to the Holidays to best prepare.

The amount of money I have to dedicate toward Holiday expenses: $_____

Step 2: Determine Your Gift Budget

You most likely want to purchase gifts for those important people in your life. Write down the names of these individuals below, the gift idea you have for them, and the estimated expense of the gift. Remember - you do not need to spend a lot on gifts as it's the thought that counts. **You do not actually need to purchase anything to get credit for this challenge.**

Name	Gift Idea	Estimated Expense

Step 3: Determine Non-Gift Holiday Budget

Can you think of any other Holiday expenses you should plan for? For example: decorations, food, cards, entertainment, etc. Be sure to include these in your Holiday budget as these are additional expenses this time of year.

Name	Gift Idea	Estimated Expense	Actual Expense