CCCS YEARLY GIFT PLANNER

The key to stress-free gift giving is PLANNING. One way to avoid the post Holiday blues is to plan your spending ahead of time and stay within your budget. Here is a gift planner you can use all year long; make copies for additional space. Start in January for next year's planning. Total the amounts estimated and divide by twelve to determine amount you need to save each month. And remember "Instead of impulse buying, try impulse giving—with random acts of kindness."

Make a list of family and friends you might want to buy for during the year:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Sample card/gift occasions:

Birthdays	Weddings	Valentine's Day	Hanukkah
Anniversaries	Showers	Easter/Passover	Christmas
Graduations	Mother's/Father's Day	Thanksgiving	Other

Don't forget the Extras!

Decorations	Gift Wrap	Crds/Stamps	Charitable Giving	Travel	Food	Utils.	Long Dist. Phone	Tree/Other

Recipient	**Occasion**	**Card/Gift Ideas**	Estim. $	**Actual Spent**