make your list (and check it twice)

OU Credit Union's Black & Gold Blog

Plan your gift-giving before you shop to make sure you don't go over budget! Write down everyone you're giving gifts to this year, set an amount you want to spend, and jot down some gift ideas. Then, as you buy each gift, check it off your list.

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		

to:

target budget $

ideas:	$	✓
		☐
		☐
		☐
		☐
		☐
total spent:		