Revolving Savings *Worksheet*

Use this worksheet to plan for irregular but expected expenses, such as seasonal expenses (for example: holidays, birthdays, back to school) and spending that only occurs once or twice a year (for example: car registration, membership dues). While these expenses don't happen monthly, you know exactly when they will happen. Therefore, these expenses can be planned. You can also use this to build emergency savings.

1 STEP 1
List all your irregular, expected expenses in the ITEMS column.

2 STEP 2
List your best estimate for each item and indicate the amount under the month the expense occurs.

3 STEP 3
Add up your estimated costs. This will be the total annual amount you must set aside for all your irregular expected expenses.

4 STEP 4
Divide the total from Step 3 by 12. This is the amount you need to set aside each month.

ITEM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	TOTAL

Row totals, the yearly total, and the monthly amount add up automatically when filled in on a device.

TOTAL FOR YEAR:

Divide by 12 to see the monthly amount to save **= $**