# SINKING FUNDS & ANNUAL BIG EXPENSE PLANNER

ANTICIPATED EXPENSES & SAVINGS ENVELOPES

**TOTAL ANNUAL SINKING GOAL: $ _____ MONTHLY SAVINGS TARGET: $ _____ ACTIVE SINKING FUNDS: _____ / 14 CHECKING BUFFER: $ _____**

Sinking Fund Rule: Divide large irregular expenses by months until due. Fund each envelope monthly so holidays and repairs never cause debt!

| SINKING FUND / EXPENSE CATEGORY | TARGET GOAL ($) | TARGET DATE | MONTHS | MONTHLY NEED | START BAL ($) | CONTRIB. ($) | CURRENT BAL ($) | STATUS / FUNDED | ACCOUNT |
|---|---|---|---|---|---|---|---|---|---|
| 1. Vehicle Insurance Premium | | | | | | | | [ ] 100% Funded | |
| 2. Automotive Maintenance, Ti | | | | | | | | [ ] 100% Funded | |
| 3. Holiday & Christmas Gift S | | | | | | | | [ ] 100% Funded | |
| 4. Annual Homeowner Associati | | | | | | | | [ ] 100% Funded | |
| 5. Home Repairs, Roof & Appli | | | | | | | | [ ] 100% Funded | |
| 6. Vacation Travel & Family S | | | | | | | | [ ] 100% Funded | |
| 7. Medical, Dental & Vision D | | | | | | | | [ ] 100% Funded | |
| 8. Pet Veterinary Care, Shots | | | | | | | | [ ] 100% Funded | |
| 9. Back to School Supplies & | | | | | | | | [ ] 100% Funded | |
| 10. Electronics & Computer Tec | | | | | | | | [ ] 100% Funded | |
| 11. Birthdays, Weddings & Spec | | | | | | | | [ ] 100% Funded | |
| 12. Amazon Prime, Software & A | | | | | | | | [ ] 100% Funded | |
| 13. Custom Sinking Fund: _____ | | | | | | | | [ ] 100% Funded | |
| 14. Custom Sinking Fund: _____ | | | | | | | | [ ] 100% Funded | |

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