



Yearly Calendar of Expenses

Year: _____

Some expenses do not occur every month, but rather at specific times of the year. Examples include Christmas, back to school expenses, car repairs, insurance, and birthdays. Knowing when these expenses are due can help you plan how to pay for them. You should be saving for these events monthly in order to avoid an unexpected surprise in your budget.

List these expenses that you expect for your family. Record the amount under the month or months when the expense occurs. Divide the yearly cost by 12 to see how much to “set aside” each month. Then, total the amount that needs to be “set aside” each month for all of these expenses. It is a good idea to put this money elsewhere, such as in a savings account, so that it will be available when needed to pay these expenses (and not used for other things).

Item	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Yearly Cost	Average Monthly Amount



