

Worksheet 2 - Occasional and Seasonal Expenses

Some big expenses like property taxes and insurance premiums come due only once or twice a year. Others are seasonal, such as school clothes in the fall and holiday gifts in December. Use this chart to help you estimate these expenses and include them in your spending plan.

YEAR ____ MONTH _____	ITEM	AMOUNT	DEPOSIT IN RESERVE SAVINGS FUND	PAID FROM RESERVE SAVINGS FUND	RESERVE SAVINGS FUND BALANCE
			+	-	=
JANUARY					
FEBRUARY					
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTAL		*			

* Total large irregular expenses for one year = \$ _____ ÷ 12 = \$ _____
 This is the amount to be deposited in reserve fund each month.