

Calendar of Occasional Expenses

Expenses that occur infrequently (once, twice or four times/year) can create problems for families, especially if they forget to plan ahead for them. On the chart below, write in the amounts you need to pay each month for these occasional expenses. Two good ways of dealing with them are:

1) adjust your payments so they are spread out evenly through the year, rather than clustered all in certain months.

Ex: talk to insurance agent about changing the due date on your car insurance.

2) total how much you need to pay for the year, divide it by 12, and save that amount every month. Use the savings only for these expenses.

	January	February	March	April	May	June	July	August	September	October	November	December	Yearly Total
Holidays & Birthdays													
License Plates													
Planned Auto Maintenance													
Insurance:													
Insurance:													
Insurance:													
Newspaper & Magazine Subscriptions													
Memberships/Dues													
Educational Expenses (Tuition, school supplies)													
Other:													
Other:													
Total													

... and justice for all