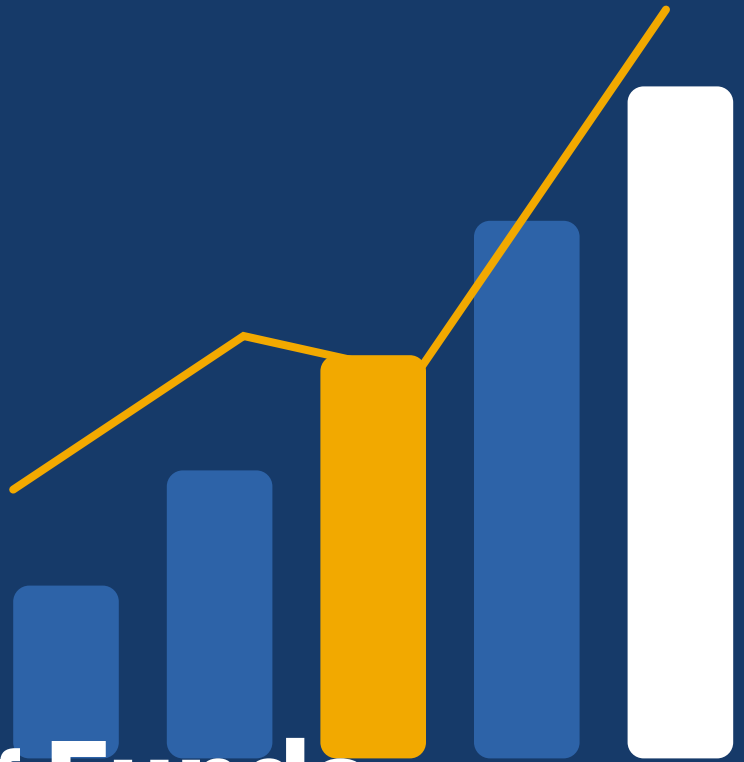




The Sinking Funds Worksheet

List it, divide it, save it

General educational information, not financial advice.

Calculations are simple estimates. Check rates and terms with your bank or credit union.

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Go through the last 12 months of bank and card statements. Write down every cost that isn't monthly.

[illegible]

Step 2: plan your funds

Per month = (goal minus saved) / months until due. Per paycheck = per month x 12 / paychecks a year (52, 26, 24 or 12).

Fund	Goal	Saved	Due	Months	Per month	Per paycheck
Example: car insurance	\$600	\$0	Apr	6	\$100	\$46 (biweekly)

Total per month

Total per paycheck

Automatic transfer set for (day)

Step 3: track your balances

Write each fund's balance at the end of every month.

Month	Fund 1	Fund 2	Fund 3	Fund 4	Fund 5	Emergency
Name / goal						
Jan						
Feb						
Mar						
Apr						
May						
Jun						
Jul						
Aug						
Sep						
Oct						
Nov						
Dec						

Your emergency fund target

Essentials only: what you'd need to cover if income stopped.

Rent or mortgage

Utilities

Groceries

Transportation

Insurance premiums

Minimum debt payments

Childcare and medications

Other essentials

Total essentials per month

Starter goal

- \$500 to \$1,000, or one month of essentials
- My starter goal: \$_____
- Reach it by: _____

Full goal

- 3 to 6 months of essentials (more if income is irregular)
- Months I'll cover: ____
- My full goal: \$_____

30 sinking fund ideas

Tick the ones that apply to you. Start with the three to five that caused the most stress last year.

Ideas 1 to 15	Ideas 16 to 30
☐ Car repairs and maintenance	☐ Medical and dental co-pays
☐ Tires	☐ Deductible
☐ Car insurance	☐ Glasses and contacts
☐ Registration and inspection	☐ Prescriptions
☐ Next car down payment	☐ Annual subscriptions
☐ Home repairs	☐ Professional dues and licenses
☐ Appliance replacement	☐ Tax prep or tax bill
☐ Property taxes	☐ Software and warranties
☐ Home or renters insurance	☐ Holidays and gifts
☐ Moving and deposits	☐ Vacation
☐ Back-to-school	☐ Weddings and celebrations
☐ Birthdays and parties	☐ Clothing
☐ Kids' activities	☐ Electronics
☐ Summer camp or childcare	☐ Charitable giving
☐ Pet care and vet	☐ Hobbies and events

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