SINKING FUNDS

# Sinking Funds Tracker

Year: _____ Save a little each month for the bills you can see coming, so they stop wrecking your budget when they show up.

| Fund | Goal | Due | Per mo. | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
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**Fund ideas:** car repairs · car registration · insurance premiums · holidays & gifts · back to school · vacation · medical copays · pet care · home maintenance · annual subscriptions · clothing. **Formula:** goal ÷ months until due = monthly amount. Write the amount you set aside in each month's box.

| Total per month | Total saved this year | Where it's kept |
|---|---|---|
| $ | $ | |