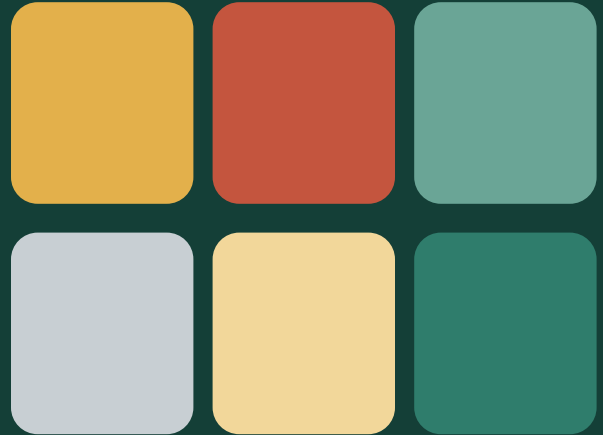




Sinking Funds Workbook

Save for it before you need it

General educational information, not financial advice.
Rates and fees change; check with your bank or credit union.
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Find your known expenses

Tick everything you pay less often than monthly. Last year's statements help.

Expense	Last year's cost	When due
☐ Car insurance		
☐ Car registration and inspection		
☐ Car repairs, tires and maintenance		
☐ Holidays		
☐ Birthdays and gifts		
☐ Annual subscriptions and memberships		
☐ Medical, dental and glasses		
☐ Back to school		
☐ Home or renters insurance		
☐ Home repairs		
☐ Pet care and vet		
☐ Travel		
☐ Phone or computer replacement		
☐ Other		

Amount needed, divided by months until it's due, equals the monthly amount.

Fund	Target	Due date	Months left	Already saved	Per month
Total to move each month					
Total per paycheck					

Fund tracker

One column per fund. Write deposits as + and spending as -.

Month	Fund 1	Fund 2	Fund 3	Fund 4	Fund 5	Fund 6
Names						
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						

Account map and year-end review

Where each fund lives, and what to change next year.

Fund	Account or bucket	Rate (APY)	Insured?

Year-end review

Funds that worked

Funds that ran short

New funds for next year

Change to monthly total

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