

**SAMPLE OF REMINDER of  
SPECIAL EXPENSES**

Some expenses occur only once or twice a year. For example, car insurance premium, property taxes, expenses related to holidays, special events, vacations, and expenses for seasonal activities (skiing and hunting). Use this form to remind you *when* these occur and how much they *cost*.

<p>January</p> <p>Oil changes 2 @ \$25 Magazine subscription \$30</p> <p style="text-align: right;">Total \$ <u>80</u></p>	<p>February</p> <p style="text-align: right;">Total \$ _____</p>	<p>March</p> <p>Bob's B-day \$25</p> <p style="text-align: right;">Total \$ <u>25</u></p>
<p>April</p> <p>Car registration \$150 Oil changes 2 @ \$25 Medical co-pay \$15</p> <p style="text-align: right;">Total \$ <u>215</u></p>	<p>May</p> <p>Jill's b-day \$25 Mother's Day \$20</p> <p style="text-align: right;">Total \$ <u>45</u></p>	<p>June</p> <p>Father's Day \$20</p> <p style="text-align: right;">Total \$ <u>20</u></p>
<p>July</p> <p>Camping trip \$100 Oil changes 2 @ \$25</p> <p style="text-align: right;">Total \$ <u>150</u></p>	<p>August</p> <p>Mary's B-day \$25 School clothes \$150</p> <p style="text-align: right;">Total \$ <u>175</u></p>	<p>September</p> <p>Medical co-pay \$15</p> <p style="text-align: right;">Total \$ <u>15</u></p>
<p>October</p> <p>Oil changes 2 @ \$25 Jack's B-day \$25</p> <p style="text-align: right;">Total \$ <u>50</u></p>	<p>November</p> <p style="text-align: right;">Total \$ _____</p>	<p>December</p> <p>Car registration \$150 Christmas \$150</p> <p style="text-align: right;">Total \$ <u>300</u></p>

Add the total \$ amount from each month to find out how much you spend on these special expenses each year. Then, divide this amount by 12. This is how much you should be putting away each month, so that when that expense comes around, you have the money waiting to be spent. This is one thing that will save your monthly budget!

Total amount spent each year =  $1100 \div 12 = \underline{91.67}$  **Amount to save each month**

