UtahState UNIVERSITY | UTAH CO. extension

REVOLVING SAVINGS

Irregular expenses come only once or twice a year, so it is possible to "forget" that the expense is coming and not have the money set aside to cover the expense. To begin planning, jot down when auto insurance, birthdays, school expenses, trips, and other irregular expenses are likely to occur with your best estimate of the costs. Have all family members help.

ITEM	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL