

Periodic Expense and Emergency Savings Planner

proactive financial planning with a little help from



Name _____ Date _____

*Feel like a million bucks by paying cash the next time your car needs a tune-up. Simple planning and disciplined savings will prevent urgent and emergency spending on credit cards. Use this worksheet to take control of both expected and unexpected non-monthly expenses. Determine the annual amount you would expect to pay for each category and spread the total amount over twelve months to set your monthly savings target for **Periodic Expenses** and **Emergency Savings**.*

Typical Periodic Expenses

Home Maintenance _____

Auto Maintenance _____

Furniture _____

Clothing _____

Vacations _____

Gifts (Birthdays, Holidays, Special Events) _____

Charitable Contributions _____

Taxes _____

Other _____

Other _____

Total Periodic Expense Reserve _____

Typical Emergency Savings Needs

Health Insurance Deductible _____

Homeowner's/Renter's Insurance Deductible _____

Auto Insurance Deductible _____

____ Months of Monthly Expense Reserve _____

Total Emergency Savings Reserve _____

Total Annual Periodic Expense and Emergency Savings Reserve _____

(Divide Total Annual Reserve by 12 to determine monthly savings target)

Monthly Periodic Expense and Emergency Savings Target