



## PERIODIC PAYMENT PLANNING

There are many kinds of common, recurring payments that do not come up every month. It is important to expect and plan for these and to not treat them as emergencies when they occur. Figure out the yearly amount of each item and divide it by twelve to determine how much should be set aside each month in your budget in order to cover these expenses.

Item	Annual Amount	Monthly Amount
Home Repairs/Maintenance	_____ / 12 =	_____
Homeowner's Insurance	_____ / 12 =	_____
Property Taxes	_____ / 12 =	_____
Homeowners' Association Fees	_____ / 12 =	_____
Replace Appliances	_____ / 12 =	_____
Replace Furniture	_____ / 12 =	_____
Medical Bills	_____ / 12 =	_____
Health Insurance	_____ / 12 =	_____
Life Insurance	_____ / 12 =	_____
Car Insurance	_____ / 12 =	_____
Car Repair/Registration	_____ / 12 =	_____
Replace Car	_____ / 12 =	_____
Clothing	_____ / 12 =	_____
School	_____ / 12 =	_____
Taxes (Self-Employed)	_____ / 12 =	_____
Vacation	_____ / 12 =	_____
Gifts (birthdays, anniversary, etc.)	_____ / 12 =	_____
Christmas	_____ / 12 =	_____
Other _____	_____ / 12 =	_____
Other _____	_____ / 12 =	_____