

## How To Utilize Periodic Expenses

Before we dive in, if you don't understand a category or just need some help then reach out to us by clicking [HERE](#).

This is a very important form - this is where we can make good progress towards preventing the "Oops I forgot about that!" - that happens and messes up your budget.

However, if you are not yet utilizing all the forms we have to offer then you will have a little bit more work to do...

1. With this form, we will go through the list and come up with the total annual amount needed for each expense.
2. If it is a set amount, then that's pretty easy - It will be simple math! Annual amount divided by 12, so you know how much you need to budget monthly.
3. If it's not a set amount, then make an educated guess. To get the best guess, look at prior bank statements. Once you come up with an annual number, divide it by 12 to find your monthly budget amount.
4. Be flexible - these amounts might need to be adjusted as you go!
5. At the end of the month: Find the total of what was spent for each expense. The balance then needs to be moved to a targeted savings account. This is to have the money available when it is needed later in the year.

## Periodic Expenses

Expense	Month:		Spent	Savings
	Annual Amount	/ 12 Monthly Amount		
Home Repairs/Maintenance				
House Insurance/ Hazard Insurance				
Property Taxes				
Homeowner's Association Fees				
Replace Appliances				
Replace Furniture				
Medical Expenses				
Health Insurance				
Life Insurance				
Car Insurance				
Car Replacement				
Car Repair/Registration				
Clothing				
School				
Taxes (Self-Employed)				
Vacation				
Gifts (birthdays, anniversary, etc.)				
Christmas				
Childcare/ Babysitting				
Kids				
Dry Cleaning/ Laundry				
Subscriptions				
Personal (Hair Care. Cosmetics)				
School Tuition				
Supplies (school or recreational)				
Dues/Fees (school or recreational)				
Lessons				
Pet Care				
Other				
Other				
<b>TOTAL</b>				

