

Sinking Funds Tracker

The sheet that turns "unexpected" expenses into scheduled ones.

YEAR

TOTAL SET ASIDE MONTHLY

Funds

FUND	TARGET	NEEDED BY	MONTHLY AMOUNT	SAVED SO FAR
Car repairs / service				
Christmas & gifts				
Insurance renewal				
Holiday / travel				
Home maintenance				
Medical & dental				
School costs				
Tech replacement				
Pet costs				

Monthly contribution log

MONTH	TOTAL IN	TOTAL OUT	BALANCE
Jan			
Feb			
Mar			
Apr			
May			
Jun			

A sinking fund is just a bill you pay yourself in advance. Six months of small deposits beat one month of panic.