

Periodic Expense Chart

Periodic Expenses are items such as insurance or vehicle registration which may be paid annually or quarterly instead of monthly. It is important to set money aside for periodic expenses and unplanned emergencies.

Setting Up and Using a Periodic Expense Chart

Step 1: Determine the total annual cost for each of your periodic expenses; skip the expense items that do not apply to you. In the "Estimated Yearly Expense" column write annual amounts next to each expense.

Step 2: Divide your yearly total by 12. This gives you the amount you should be setting aside each month to cover your periodic expenses.

Step 3: Add together the periodic expenses to be saved monthly. This figure can be used in your Monthly Cash Flow Plan.

<i>Periodic Expenses</i>	Estimated Yearly Expense	Divide by 12	Monthly Savings necessary for periodic expenses
Home owners/renter's Insurance		/12 =	
Property Taxes		/12 =	
Fuel Costs		/12 =	
Home Repair/Maintenance		/12 =	
Utilities		/12 =	
Self-Employment Tax		/12 =	
Auto Registration		/12 =	
Auto Repair/Maintenance		/12 =	
Gifts/Holidays/Birthdays		/12 =	
Vacations		/12 =	
Memberships/Dues		/12 =	
Savings		/12 =	
		/12 =	
		/12 =	
		/12 =	
		/12 =	
		/12 =	
		/12 =	
		/12 =	