

# VARIABLE EXPENSE PLANNING

Plan for those expenses that are not paid on a regular monthly basis by estimating the yearly cost and determining the monthly amount needed to be set aside for that expense. A helpful formula is to allow the previous year's expense and add 5 percent.

	Estimated Cost	Per Month
1. VACATION	\$_____ / 12 =	\$_____
2. DENTIST	\$_____ / 12 =	\$_____
3. DOCTOR	\$_____ / 12 =	\$_____
4. AUTOMOBILE	\$_____ / 12 =	\$_____
5. ANNUAL INSURANCE	\$_____ / 12 =	\$_____
(Life)	(\$_____ / 12 =	\$_____)
(Health)	(\$_____ / 12 =	\$_____)
(Auto)	(\$_____ / 12 =	\$_____)
(Home)	(\$_____ / 12 =	\$_____)
6. CLOTHING	\$_____ / 12 =	\$_____
7. INVESTMENTS	\$_____ / 12 =	\$_____
8. OTHER	\$_____ / 12 =	\$_____
	\$_____ / 12 =	\$_____