

Rolling Savings Account Worksheet

Year _____

List all expenses that come irregularly throughout the year (including those once per year events). Suggested items to include: Holidays and other celebrations, birthdays, anniversaries, vacations, school expenses, auto maintenance (tune ups/oil changes), auto registration/property taxes, auto insurance, life insurance.

Total all expenses and divide by 12. This is the amount you need to put in your spending plan to cover irregular expenses. The rolling savings account replenishes itself as you continue to add money each month allowing you to withdraw funds for items on your list as needed.

Example: Total Expenses \$2700.00 divided by 12 = \$225.00 per month

| Month | Amount | Month | Amount |
|----------------------|--------|----------------------|--------|
| | | | |
| January | | July | |
| | | | |
| | Total | | Total |
| February | | August | |
| | | | |
| | Total | | Total |
| March | | September | |
| | | | |
| | Total | | Total |
| April | | October | |
| | | | |
| | Total | | Total |
| May | | November | |
| | | | |
| | Total | | Total |
| June | | December | |
| | | | |
| | Total | | Total |
| 6 Month Total | | 6 Month Total | |

| | | | |
|-----------|---------------|--------------------------|--|
| YTD _____ | divided by 12 | = <i>Monthly Amount*</i> | |
|-----------|---------------|--------------------------|--|