

# 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 = \$ _____