Sinking-fund planner

Known irregular expenses, planned monthly.

EXPENSE	ANNUAL COST	÷ 12 = MONTHLY	NOTES
Car insurance	$1,200	$100	Renews April
Holiday gifts	$600	$50	December
Car maintenance	$480	$40	Oil, tires
Annual dental visit	$240	$20	After deductible

Monthly set-aside total ______________________