

## SINKING FUND FORM

Using the **Sinking Fund** can help you to plan ahead for expenses that do not occur every month. This form can help you plan all aspects of savings, including a new car!

ITEM	TARGET VALUE	CURRENT SAVINGS BALANCE	REMAINING BALANCE TO SAVE	MONTHS REMAINING TO SAVE	MONTHLY SAVINGS NEEDED
Emergency Fund 1 (\$1k)					
Emergency Fund 2 (6 mos)					
Retirement Fund					
College Fund					
Real Estate Taxes					
Homeowner's Insurance					
Repairs / Maintenance Fee					
Replace Furniture					
Car Insurance					
Car Replacement					
Disability Insurance					
Health Insurance					
Doctor / Dentist					
Life Insurance					
School Tuition / Supplies					
Gifts (incl. Christmas)					
Vacation					
Computer Replacement					
Tires					
Baby					
Other _____					
<b>Total</b>					

- **TARGET VALUE** – How much you need for the given item
- **CURRENT SAVINGS BALANCE** – How much you currently have for that item
- **REMAINING BALANCE TO SAVE** – Target Value minus Current Savings Balance
- **MONTHS REMAINING TO SAVE** – Number of months do you have to save for the item
- **MONTHLY SAVINGS NEEDED** – Remaining Balance to Save divided by Months Remaining