

BREAKDOWN OF SAVINGS

This form will save you some headaches down the road. Plan ahead here.

These items are also called sinking funds. These are the safety nets in your plan.

After fully funding your emergency fund, start saving for other items, like furniture, cars, home maintenance, or a vacation. This sheet will remind you that every dollar in your savings account is already committed to something.

Amount you have in each sinking fund

Your target balance for each sinking fund

ITEMS	BALANCE	TARGET
Emergency Fund (1) \$1,000		
Emergency Fund (2) 3–6 Months		
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		
Optometrist		
Life Insurance		
School Tuition/Supplies		
Gifts (Including Christmas)		
Vacation		
Computer Replacement		
Tires		
Baby		
Other _____		
TOTAL		