SHEET 4

## LUMP SUM PAYMENT PLANNING

Payments you make on a NONmonthly basis can be budget busters, if not planned for. So we are converting them to a monthly basis for you to use on Sheet 5 where you will set money aside monthly to avoid strain or borrowing when these events occur. If an item here is already paid monthly enter NA. If you make a payment quarterly then annualize it for this sheet.

| ITEM | ANNUAL |  | MONTHLY |
| :---: | :---: | :---: | :---: |
| NEEDED | AMOUNT |  | AMOUNT |
| Real Estate Taxes |  | / $12=$ |  |
| Homeowners Insurance |  | / $12=$ |  |
| Home Repairs |  | / $12=$ |  |
| Replace Furniture |  | / 12 = |  |
| Medical Bills |  | / 12 = |  |
| Health Insurance |  | / 12 = |  |
| Life Insurance |  | / 12 = |  |
| Disability Insurance |  | / $12=$ |  |
| Car Insurance |  | / 12 = |  |
| Car Repair/Tags |  | / $12=$ |  |
| Replace Car |  | / $12=$ |  |
| Clothing |  | / $12=$ |  |
| Tuition |  | / 12 = |  |
| Bank Note |  | / 12 = |  |
| IRS (Self-Employed) |  | / $12=$ |  |
| Vacation |  | / $12=$ |  |
| Gifts(inc. Christmas) |  | / $12=$ |  |
| Other____ |  | / $12=$ |  |

