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
<u>NEEDED</u>	AMOUNT		<u>AMOUNT</u>
Real Estate Taxes		<i>/12 =</i>	
Homeowners Insurance		<i>/12 =</i>	
Home Repairs		<i>/12 =</i>	
Replace Furniture		<i>/12 =</i>	
Medical Bills		<i>/12 =</i>	
Health Insurance		<i>/12 =</i>	
Life Insurance		<i>/12 =</i>	
Disability Insurance		<i>/12 =</i>	
Car Insurance		<i>/12 =</i>	
Car Repair/Tags		<i>/12 =</i>	
Replace Car		<i>/12 =</i>	
Clothing		<i>/12 =</i>	
Tuition		<i>/12 =</i>	
Bank Note		<i>/12 =</i>	
IRS (Self-Employed)		<i>/12 =</i>	
Vacation		<i>/12 =</i>	
Gifts(inc. Christmas)		<i>/12 =</i>	
Other		<i>/12 =</i>	