

Sinking Funds Planner

For each big irregular bill: **(expected cost – already saved) ÷ months until due = monthly set-aside.**
Add them up for your total.

Bill	Expected cost	Months until due	Already saved	Monthly set-aside
Car replacement				
Roof / HVAC / water heater				
Dental & hearing aids				
Property tax				
Home & auto insurance				
Travel				
Total per month				

Online calculator: retiretally.com/sinking-funds-planner/ · Not affiliated with any government agency. General information and personal planning only; not financial, investment, tax, or legal advice.

Monthly set-aside log

Fund	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec