



Sinking Fund Workbook

Every jar, on paper

General educational information, not financial advice.

Keep jars in insured savings accounts.

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From 12 months of statements: everything that isn't monthly.

[illegible]

Jar planner

(Goal - saved) / months = monthly amount.

Jar	Goal	Needed by	Saved now	Months left	Monthly
Car					
Holidays and gifts					
Home repairs					
Annual bills					
Travel					
Medical					
Total					

Paycheck plan

What goes where on payday.

Pay schedule (weekly, every two weeks, twice a month, monthly)

Total monthly jar amount

Per paycheck

Jar	Per paycheck	Account or bucket	Automatic?
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

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Every deposit and withdrawal, with a running balance per jar.

[illegible]

Yearly review

Raise, lower, add or close.

Jar	Enough?	Left over	Change for next year
	☐		
	☐		
	☐		
	☐		
	☐		
	☐		
	☐		
	☐		

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