

# 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.

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 _____	_____	_____
<b>TOTAL</b>		

*Amount you have in each sinking fund*

*Your target balance for each sinking fund*