



Occasional and Seasonal Expenses

Some big expenses like property taxes and insurance premiums come due only once or twice a year. Others are seasonal, such as school clothes in the fall and holiday gifts in December. Use this chart to help you estimate these expenses and include them in your spending plan.

List the expense and amount in each month you have occasional or seasonal expenses.

January	February	March
April	May	June
July	August	September
October	November	December