Sinking Fund

Tracking Table

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thaibudget.org

- A sinking fund is money you set aside each month for planned future expenses
- Instead of being caught off guard, you plan ahead and save a little at a time

SAVING FOR	SAVE BY	AMOUNT NEEDED	÷ Months	MONTHLY BUDGET
Car Insurance	Mar '27	9,600	12	800
Home Repairs	Mar '27	12,000	12	1,000
School Tuition	Nov '26	8,000	8	1,000
Christmas Gifts	Dec '26	9,000	9	1,000
Vacation / Travel	Jun '26	6,000	3	2,000
Birthday Gift	Dec '26	9,000	9	1,000
Total				**6,800**

Savings Ideas

Vehicle

Registration, Insurance, Maintenance, Repairs

Family & Home

Home Repairs, HOA/condo Fees, Travel

Education

School supplies, Uniforms, Tuition

Gifts

Christmas, Birthdays, Weddings

Health & Other

Doctor visits, Annual Subscriptions, Glasses/Contacts

Transfer this amount to a separate bank account **each month.**