

Occasional and Seasonal Expenses

Some big expenses like property taxes and insurance premiums come up 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.

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

