# Annual bill sinking fund plan

Turn a large future bill into a manageable monthly reserve.

## Three steps

1. Record the bill amount
2. Subtract savings already held
3. Divide by months left

## A worked example

| | |
|---|---|
| **Bill** | Insurance |
| **Amount due** | 600 |
| **Months left** | 5 |
| **Already saved** | 100 |
| **Monthly reserve** | 100 |

**Save 100 a month for five months.**

Check the actual bill and due date.

# Annual bill sinking fund plan

Use one row per item or decision. Start with what you know.

| Bill | Amount due | Months left | Already saved | Monthly reserve |
|---|---|---|---|---|
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## My next action / when