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THE PREDICTABLE EXPENSE METHOD

12-Month Predictable Expenses Planner

Plan annual costs. Build sinking funds. Feel more prepared.

THIS PLANNER BELONGS TO

YEAR / PLANNING PERIOD

Lifestyle Hub Today

Your Daily Dose of Inspiration: Trends, Tips and Timeless Living.

How to use this planner

A simple system for the costs that do not happen every month

This planner helps you look beyond a normal monthly budget and turn foreseeable annual costs into smaller, more manageable contributions.

1. **Scan the year**
Look back at bank statements and your calendar to find costs that previously caught you out.

2. **Map the expenses**
Estimate the amount and likely due month. Approximate figures are useful; perfection is not required.

3. **Choose your funds**
Give the most important, expensive or easy-to-forget expenses their own savings pot.

4. **Calculate contributions**
Subtract what is already saved, then divide by the number of contributions remaining.

5. **Prioritise realistically**
Fund essentials and nearer deadlines first. Optional goals can be reduced or moved.

6. **Reset regularly**
Use the monthly pages and weekly check-in to keep the plan aligned with real life.

THE FORMULA

(target amount - already saved) / contributions remaining = regular contribution

Your annual expense scan

Think across the whole year

Tick the areas that apply, then add any expenses unique to your household.

HOME

- [ ] Insurance renewals
- [ ] Repairs and maintenance
- [ ] Heating or seasonal energy
- [ ] Appliance replacement

TRANSPORT

- [ ] Car service or test
- [ ] Insurance and tax
- [ ] Repairs and tyres
- [ ] Public transport renewals

FAMILY

- [ ] School costs
- [ ] Childcare changes
- [ ] Birthdays and celebrations
- [ ] Clothing and activities

LIFESTYLE

- [ ] Christmas or holidays
- [ ] Annual subscriptions
- [ ] Health, dental or optical
- [ ] Pet care

OTHER EXPENSES I WANT TO REMEMBER

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ANNUAL OVERVIEW

Your 12-month expense map

Add each expected cost to its likely month.

January

EXPENSE	ESTIMATE	DUE	PRIORITY

February

EXPENSE	ESTIMATE	DUE	PRIORITY

March

EXPENSE	ESTIMATE	DUE	PRIORITY

April

EXPENSE	ESTIMATE	DUE	PRIORITY

May

EXPENSE	ESTIMATE	DUE	PRIORITY

June

EXPENSE	ESTIMATE	DUE	PRIORITY

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ANNUAL OVERVIEW

Your 12-month expense map

Add each expected cost to its likely month.

July

EXPENSE	ESTIMATE	DUE	PRIORITY

August

EXPENSE	ESTIMATE	DUE	PRIORITY

September

EXPENSE	ESTIMATE	DUE	PRIORITY

October

EXPENSE	ESTIMATE	DUE	PRIORITY

November

EXPENSE	ESTIMATE	DUE	PRIORITY

December

EXPENSE	ESTIMATE	DUE	PRIORITY

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PLAN EACH FUND

Sinking fund setup 1

Use one section for each priority expense.

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

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PLAN EACH FUND

Sinking fund setup 2

Use one section for each priority expense.

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

FUND NAME

DUE DATE

TARGET AMOUNT

ALREADY SAVED

CONTRIBUTIONS LEFT

REGULAR CONTRIBUTION

WHY THIS FUND MATTERS / NOTES

My sinking-fund priorities

When everything cannot be funded at once, decide what matters most.

PRIORITY ORDER

1. Essential and time-sensitive
2. Likely to create debt if unplanned
3. Important but adjustable
4. Optional and flexible

RANK	FUND	DUE	MONTHLY	NEXT ACTION
1				
2				
3				
4				
5				
6				
7				
8				

MY FIRST AFFORDABLE ACTION

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MONTHLY RESET

January money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
- [ ] I updated next month
- [ ] I scheduled my next reset

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MONTHLY RESET

February money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- ☐ I reviewed what changed
- ☐ I updated next month
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MONTHLY RESET

March money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
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MONTHLY RESET

April money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
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MONTHLY RESET

May money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
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MONTHLY RESET

June money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
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MONTHLY RESET

July money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
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- [ ] I scheduled my next reset

MONTHLY RESET

August money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
- [ ] I updated next month
- [ ] I scheduled my next reset

MONTHLY RESET

September money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
- [ ] I updated next month
- [ ] I scheduled my next reset

MONTHLY RESET

October money plan

INCOME AVAILABLE THIS MONTH	ESSENTIAL BILLS AND SPENDING	AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
- [ ] I updated next month
- [ ] I scheduled my next reset

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MONTHLY RESET

November money plan

INCOME AVAILABLE THIS MONTH

ESSENTIAL BILLS AND SPENDING

AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- ☐ I reviewed what changed
- ☐ I updated next month
- ☐ I scheduled my next reset

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MONTHLY RESET

December money plan

INCOME AVAILABLE THIS MONTH

ESSENTIAL BILLS AND SPENDING

AVAILABLE FOR FUNDS AND GOALS

IRREGULAR EXPENSES DUE THIS MONTH

EXPENSE	DUE	PLANNED	ACTUAL

SINKING-FUND CONTRIBUTIONS

FUND	OPENING	ADD	BALANCE

THIS MONTH I WANT TO FEEL...

ONE MONEY ACTION

MONTH-END CHECK-IN

- [ ] I reviewed what changed
- [ ] I updated next month
- [ ] I scheduled my next reset

15-minute weekly money reset

Reuse this page each week or keep it beside your planner.

MINUTES 1-3

Check balances

Current account, upcoming bills and available spending money.

☐

MINUTES 4-7

Review transactions

Spot errors, forgotten costs or categories that need attention.

☐

MINUTES 8-11

Look seven days ahead

Check travel, appointments, social plans and family costs.

☐

MINUTES 12-15

Make one adjustment

Move money, reduce a flexible category or update a sinking fund.

☐

MY REGULAR MONEY-RESET TRIGGER

☐ Payday ☐ Sunday evening ☐ Before main bills ☐ Calendar reminder

Other: ______________________

My progress review

Progress is preparation, not perfection.

WHICH EXPENSE FEELS LESS STRESSFUL NOW?

WHICH SINKING FUND HELPED ME AVOID BORROWING?

WHAT CONTRIBUTION AMOUNT WAS REALISTIC?

WHAT CHANGED DURING THE YEAR?

WHICH FUND NEEDS A NEW TARGET OR DATE?

WHAT IS MY NEXT SMALL, USEFUL MONEY STEP?

A NOTE TO MY FUTURE SELF

Notes and ideas

A GENTLE REMINDER

This planner is for general educational use and is not personalised financial advice. If essential payments or debt repayments are unaffordable, consider free, confidential support from an appropriate regulated or government-backed service.