

Proactive Budgeting Worksheet

Use this worksheet to list all your expenses that you want to be saving for proactively. If you have more expenses, please add them to the bottom or back. Then, total up the amount you need to save each month and add it to your budget.

Calculating your proactive monthly budget

Total amount needed divided by months until due = Total monthly savings needed

Example: Your car registration costs \$360, but it's not due for 8 months. Divide \$360 by 8, and you'll find you need to save \$40 a month to have your total amount when it's due.

Expense	Total	Months	Total monthly savings
Car registration	\$ _____	_____	\$ _____ monthly
Gifts	\$ _____	_____	\$ _____ monthly
Extracurriculars #1	\$ _____	_____	\$ _____ monthly
Extracurriculars #2	\$ _____	_____	\$ _____ monthly
Extracurriculars #3	\$ _____	_____	\$ _____ monthly
Oil change	\$ _____	_____	\$ _____ monthly
Taxes	\$ _____	_____	\$ _____ monthly
Vacation	\$ _____	_____	\$ _____ monthly
Down payment	\$ _____	_____	\$ _____ monthly
Other	\$ _____	_____	\$ _____ monthly
Other	\$ _____	_____	\$ _____ monthly
Other	\$ _____	_____	\$ _____ monthly
Other	\$ _____	_____	\$ _____ monthly

Total needed in savings each month: \$ _____