

# LUMP SUM PAYMENT PLANNING

Payments you make on a NON-monthly basis can be budget busters, if not planned for. So we are converting them to a monthly basis for you to use on your Monthly Cash Flow Planning sheets where you will set money aside monthly to avoid strain or borrowing when these events occur. If an item here is already paid monthly, enter NA. If you make a payment quarterly then analyze it for this sheet.

| <b><u>ITEM</u></b><br><b><u>NEEDED</u></b> | <b><u>ANNUAL</u></b><br><b><u>AMOUNT</u></b> |        | <b><u>MONTHLY</u></b><br><b><u>AMOUNT</u></b> |
|--|--|--------|---|
| <i>Real Estate Taxes</i>                   | _____  | / 12 = | _____   |
| <i>Homeowners Insurance</i>                | _____  | / 12 = | _____   |
| <i>Home Repairs</i>                        | _____  | / 12 = | _____   |
| <i>Replace Furniture</i>                   | _____  | / 12 = | _____   |
| <i>Medical Bills</i>                       | _____  | / 12 = | _____   |
| <i>Health Insurance</i>                    | _____  | / 12 = | _____   |
| <i>Life Insurance</i>                      | _____  | / 12 = | _____   |
| <i>Disability Insurance</i>                | _____  | / 12 = | _____   |
| <i>Car Insurance</i>                       | _____  | / 12 = | _____   |
| <i>Car Repair/Tags</i>                     | _____  | / 12 = | _____   |
| <i>Replace Car</i>                         | _____  | / 12 = | _____   |
| <i>Clothing</i>                            | _____  | / 12 = | _____   |
| <i>Tuition</i>                             | _____  | / 12 = | _____   |
| <i>Bank Note</i>                           | _____  | / 12 = | _____   |
| <i>IRS (Self-Employed)</i>                 | _____  | / 12 = | _____   |
| <i>Vacation</i>                            | _____  | / 12 = | _____   |
| <i>Gifts(inc. Christmas)</i>               | _____  | / 12 = | _____   |
| <i>Other</i> _____                         | _____  | / 12 = | _____   |