Oak & Cents

Sinking Funds Tracker

Save now for costs you know are coming.

Year _____

Total per month $ _____

Six funds, one page

Set each fund up at the top. Each month, write the balance after you add to it.

	Fund 1	Fund 2	Fund 3	Fund 4	Fund 5	Fund 6
Fund name						
Goal	$	$	$	$	$	$
Needed by						
Monthly amount	$	$	$	$	$	$
Balance at the end of each month						
Jan	$	$	$	$	$	$
Feb	$	$	$	$	$	$
Mar	$	$	$	$	$	$
Apr	$	$	$	$	$	$
May	$	$	$	$	$	$
Jun	$	$	$	$	$	$
Jul	$	$	$	$	$	$
Aug	$	$	$	$	$	$
Sep	$	$	$	$	$	$
Oct	$	$	$	$	$	$
Nov	$	$	$	$	$	$
Dec	$	$	$	$	$	$

What is a sinking fund?

Money you set aside a little at a time for a cost you know is coming, so it does not land on a credit card.

Monthly amount = goal ÷ months until you need it.

Fund ideas

Car repairs, car registration, gifts and holidays, back to school, medical costs, pet care, home repairs, annual subscriptions, travel.