No. 02

Sinking Funds *Tracker*

Save a little at a time for the expenses you already know are coming, such as Christmas, school, travel and renewals, so they arrive already paid for.

HOW TO USE 02

FUND PAGES × 3 04–06

ALL FUNDS OVERVIEW 03

ANNUAL EXPENSE PLANNER 07

May your binders be full and your bills be chill.

BEFORE YOU BEGIN

How to use this tracker.

A sinking fund is money you set aside regularly for a specific, predictable expense. Use one fund page per goal and print extra copies as you need them.

01

Name the fund. Be specific, such as "Christmas 2027" or "Car registration".

02

Set the goal. Estimate the total and the date you will need it. Round up slightly.

03

Work out your contribution. Divide the remaining amount by the months, or cutoffs, you have left.

04

Log every movement. Record each contribution and withdrawal and keep a running balance.

05

Colour in your progress. Shade the progress bar every time you pass another 10%.

06

Spend it on purpose. When the expense arrives, pay for it from its fund, not your monthly budget.

Notes

PAGE 03

All funds overview

Every sinking fund in one place. Update the balance column whenever you update a fund page.

FUND	GOAL	NEEDED BY	PER MONTH	BALANCE	REMAINING
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
	₱		₱	₱	₱
TOTAL	₱		₱	₱	₱

Where the money is kept

FUND	ENVELOPE, INSERT OR ACCOUNT

May your binders be full and your bills be chill.

FUND NAME

NEEDED BY

SAVINGS GOAL

₱

STARTING BALANCE

₱

PER CONTRIBUTION

₱

FREQUENCY

₱

Progress



Contributions & withdrawals

DATE	NOTE	ADDED	WITHDRAWN	BALANCE
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱

CURRENT BALANCE

₱

REMAINING TO GOAL

₱

FUND NAME

NEEDED BY

SAVINGS GOAL

₱

STARTING BALANCE

₱

PER CONTRIBUTION

₱

FREQUENCY

₱

Progress

10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Contributions & withdrawals

DATE	NOTE	ADDED	WITHDRAWN	BALANCE
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱

CURRENT BALANCE

₱

REMAINING TO GOAL

₱

FUND NAME

NEEDED BY

SAVINGS GOAL

₱

STARTING BALANCE

₱

PER CONTRIBUTION

₱

FREQUENCY

₱

Progress

10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Contributions & withdrawals

DATE	NOTE	ADDED	WITHDRAWN	BALANCE
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
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		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱
		₱	₱	₱

CURRENT BALANCE

₱

REMAINING TO GOAL

₱

May your binders be full and your bills be chill.

PAGE 07

Annual expense planner

Walk through the year and list what usually happens each month: birthdays, enrollment, registrations, Christmas. Each one can become a sinking fund.

MONTH	EXPECTED EXPENSES	ESTIMATED COST
Jan		₱
Feb		₱
Mar		₱
Apr		₱
May		₱
Jun		₱
Jul		₱
Aug		₱
Sep		₱
Oct		₱
Nov		₱
Dec		₱
YEAR	÷ 12 = monthly amount to set aside	₱