



# LUMP SUM PAYMENT FORM

Hey, let's face it. We all take our lumps sometimes. It's life! But we can still be ready!

## Plan for the big once- or twice-a-year payments.

This is the form for the payments you make on a non-monthly basis, like insurance premiums and taxes. They can be budget busters if you don't plan for them every month.

ITEM NEEDED	AMOUNT NEEDED	÷ MONTHS	= BUDGETED
Real Estate Taxes	_____	_____	_____
Homeowner's Insurance	_____	_____	_____
Home Repairs	_____	_____	_____
Replace Furniture	_____	_____	_____
Medical Bills	_____	_____	_____
Health Insurance	_____	_____	_____
Life Insurance	_____	_____	_____
Disability Insurance	_____	_____	_____
Car Insurance	_____	_____	_____
Car Repair/Tags	_____	_____	_____
Replace Car	_____	_____	_____
Clothing	_____	_____	_____
Tuition	_____	_____	_____
Bank Note	_____	_____	_____
IRS (Self-Employed)	_____	_____	_____
Vacation	_____	_____	_____
Gifts (Including Christmas)	_____	_____	_____
Other _____	_____	_____	_____
Other _____	_____	_____	_____
Other _____	_____	_____	_____

*When this item comes due, how much will you need to cover it?*

*Use the formula below to find how much to budget*

*This amount goes into your monthly budget form*