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Irregular expenses come only once or twice a year, so it is possible to forget that the expense is coming and not have the money set aside to cover the expense. To begin planning, write down when auto insurance, birthdays, school expenses, trips, and other irregular expenses are likely to occur with your best estimate of the costs.

ITEM	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTALS
TOTAL FOR YEAR													
DIVIDE BY twelve for the MONTHLY AMOUNT TO SAVE													

The first year, you may need to look for opportunities to build up this fund. For example, tax refunds, overtime, or a bonus may be saved for irregular expenses. If there are not instances of extra money to be put into the fund, you will need to set aside a larger proportion of the annual total each time you save to cover current irregular expenses and still build up the fund for future irregular expenses.