

# Conquering the “Predictable”, but Non-Recurring Expenses

The most challenging part of developing your budget will be estimating what you need to set aside each month for these types of expenses. In the Budget worksheets, there are “forward-planning arrows” that highlight the categories you might need to estimate and set aside funds monthly.

Weaving these set-aside amounts into your spending plan is a critical part of planning how to weather common life events with grace and dignity rather than with a credit card and stress.

The holidays are a great example. They come at the same time every year, yet for many of us, we act as if it's a financial surprise. We try to squeeze the extra expenditures into one month and a time of year that is supposed to be filled with joy is suddenly filled with financial stress.

Another common seasonal expense is summer camps. Even lower cost day camps can be a challenge to a monthly budget, but if you're planning on sending your kid away, that's usually the kind of expense that needs to be saved for throughout the year.

In **Chapter 3** we'll teach you how and where to put this money you'll be holding onto. For now, though, make a good plan for your future peace of mind.

