

PERSONAL FINANCE 104

Budgeting for Seasonal Expenses

January

Holidays:

New Year's Day

Other Seasonal Expenses:

Health club dues

New hobbies due to new year resolutions

New saving goals due to new year resolutions

Organization tools due to new year resolutions

Higher utility bills due to cold weather

February

Holidays:

Valentine's Day

Other Seasonal Expenses:

Super Bowl

Accountant fees for taxes

Girl scout cookies

Higher utility bills due to cold weather

March

Holidays:

St. Patrick's Day

Easter (depending on the year)

Other Seasonal Expenses:

Spring Break

Accountant fees for taxes

Spring landscaping & yardwork

April

Holidays:

Easter (depending on the year)

Other Seasonal Expenses:

Taxes due

Spring home repairs & maintenance

Lawn & garden maintenance

Camping trips

May

Holidays:

Mother's Day

Memorial Day

Other Seasonal Expenses:

Vacations booked for summer travel

Weddings & graduation gifts

Garage/estate sales

Gardening & yard work

June

Holidays:

Father's Day

Other Seasonal Expenses:

Vacations for summer travel

Summer activities

Festivals

Physicals for spring sports

Budgeting for Seasonal Expenses (continued)

July

Holidays:

Independence Day

Other Seasonal Expenses:

Summer activities (swimming lessons, museum outings, summer camps, etc.)

Summer travel

Higher utility bills due to hot weather

August

Holidays:

(none)

Other Seasonal Expenses:

Back to school supplies

Fall sports

Higher utility bills due to hot weather

September

Holidays:

Labor Day

Other Seasonal Expenses:

Fall activities

Doctor visits

Lawn reseeding

October

Holidays:

Halloween

Other Seasonal Expenses:

Seasonal sales on camping gear, snow removal, etc.

Leaf-raking service

November

Holidays:

Thanksgiving

Other Seasonal Expenses:

Black Friday & Cyber Monday sales

Travel expenses

Winter clothing

Preparation for Christmas

December

Holidays:

Christmas

New Year's Eve

Other Seasonal Expenses:

Travel expenses

Christmas parties, gifts & cards

Extra babysitting costs

Winter activities (skiing, etc.)

Other

Birthdays & Anniversaries

Annual insurance premiums (umbrella, life, etc.)

Auto maintenance-oil changes, tires, brakes, registration fees

Pets-veterinary checkups, license fees

Medical-annual physicals, dental and vision deductibles

Annual professional membership dues & licenses

Annual clubhouse dues, magazine subscriptions

Annual credit card fees