

My Sinking Funds 2027

Save a little each month for the bills you know are coming. Monthly amount = target ÷ months to go. Free from Tidy Life Tools, no email needed.

#	Fund (what it's for)	Target £	Due date	Months to go	£ per month	Saved so far £
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
	TOTAL					

Don't forget these (UK)

- MOT, service, car insurance, car tax
- TV Licence, home and contents insurance
- Christmas and birthdays
- Holidays and days out
- School uniform and trips
- Glasses, dentist, pet insurance and vet
- Boiler service and home repairs
- Yearly subscriptions and memberships

How to run it

- One easy-access savings account, split into named pots
- One standing order for the TOTAL, the day after payday
- When a bill arrives, pay it from its pot
- Money left over? Roll it into next year's fund

My standing order: £_____ on the ____ of each month

Want it to add up for you? The **UK Bills & Budget Planner** (£7, Google Sheets & Excel) turns every bill into a monthly cost and tracks a savings goal: payhip.com/b/JGDzk. Or get all 10 paid templates for £15: payhip.com/b/D7IUA

Sinking Funds Tracker: Feb 2027 to Jan 2028

Write each fund's name at the top. Each month, write what you paid in (or colour a box for every £10).
Total the row on the right.

Month	Fund 1	Fund 2	Fund 3	Fund 4	Fund 5	Fund 6	Fund 7	Fund 8	Total £
Feb 27									
Mar									
Apr									
May									
Jun									
Jul									
Aug									
Sep									
Oct									
Nov									
Dec									
Jan 28									
Saved									