

Annual planner

It can be hard to build a budget when your income and expenses vary widely from month to month. This tool can help you plan how to use your resources to support your family and your community.

Using a cash flow budget can be difficult for people who have sporadic or seasonal income and periodic expenses. The annual planning tool can be used to help someone think through when their income may come in and when they may have irregular expenses.

What to do

- **Think about your income over the course of a year.** For example, is it higher in the summer and low in the winter?
- **Think about your expenses during the year.** Do you spend more during holidays for gifts and food or always help grandchildren with back-to-school clothes? Are there bills you pay annually, twice a year, or quarterly or twice a year?
- After you've considered the timing of your income and expenses, **complete the annual planning calendar.** Consider putting it in a place you'll see it as a reminder of when sporadic expenses are coming due.

To access a dynamic and fillable version of this tool, visit: consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides.



Track seasonal income and expenses with the **Annual planner**

1. Fill in the chart with the amount and timing of income and lump-sum payments you receive during the year.
2. Fill in the second page with the amount and timing of expenses that occur once, twice, or several times a year.
3. Use your information about income and expenses to project monthly totals for a year.

Sources of income	Amount expected	Date and how often it's received
Do you get per capita or other tribal payments?		
Do you generally receive a large tax refund, including the Earned Income Tax Credit or other tax credits?		
Do you get any tribal or public benefits that are received one-time or a few times per year?		
Do you earn income from seasonal work?		
Do you earn income sporadically by working on contract or through some other kind of work?		
Are there any other sources of income or benefits that you receive one-time or a few times per year?		
Other:		

Sources of spending	Typical cost	Anticipated date
Do you have children attending school and expenses related to school like back-to-school shopping after summer break?		
Do you generally attend reunions, powwows, or other gatherings?		
Do you anticipate making any investments in regalia or other items needed for reunions, powwows, traditional celebrations, or gatherings including giveaways?		
Do you regularly provide support for family or community members?		
Do you generally celebrate or observe any religious or cultural holidays?		
Do you owe and make quarterly self-employment or other income tax payments?		
Do you pay for insurance on a quarterly, semi-annual, or annual basis?		
Do you pay property, vehicle, or other taxes on a quarterly, semi-annual, or annual basis?		
Do you travel to see family (besides reunions, powwows, or gathering) or go on vacations?		
Do you anticipate making any major purchases like gardening supplies, home repairs, or appliances?		
Other:		

Use your answers from the sources of income and spending charts to summarize your projections for each month. You will be able to use this each month as you create a cash flow budget to ensure you don't miss sources and uses of income and financial resources that are not regular.

Month	Estimated sources of income	Estimated spending
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on Native Communities companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

The tools may ask you to provide sensitive information. The CFPB does not collect this information and is not responsible for how your information may be used if you provide it to others. The CFPB recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.