

## TRIGGER LIST

January	February	March
April	May	June
July	August	September
October	November	December

Below are some expenses that you may want to include in your own list:

### Seasonal Expenses

**Winter (December-February)** Holiday gifts, increased utilities, winter clothing (especially for kids who may have outgrown last years), seasonal activities (skiing)

**Spring (March-May)** Gardening supplies, home maintenance, spring cleaning supplies, allergy medications, Easter or Passover celebrations

**Summer (June-August)** Vacations, Summer Camps, Sports, increased utilities

**Fall (September-November)** Back-to-School, fall decorations, Halloween costumes, Thanksgiving gatherings

## **Annual or Semi-Annual Bills**

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Property Taxes  
Car registration and inspection fees  
HOA or community fees  
Life, car, or homeowners insurance premiums

## **Holidays and Celebrations**

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Birthdays (gifts, parties, dinners)  
Anniversaries  
Valentine's Day  
Mother's and Father's Day  
Halloween  
Thanksgiving  
Christmas

## **Health and Wellness**

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Medical and dental co-pays for annual checkups, cleanings, or vaccinations  
Eyewear replacements or contact lenses  
Prescriptions renewals  
Health supplements and vitamins  
Gym memberships, fitness classes, or sports league fees

## **School and Child-Related Expenses**

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School supplies and fees (start of each school year, field trips, photos)  
Childcare and after-school programs  
Sports fees, uniforms, or equipment  
Tutoring or extracurricular activity costs

## **Home and Vehicle Maintenance**

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Regular car maintenance (oil changes, tire rotations)  
Home repairs and upkeep (pest control, roof or gutter cleaning, HVAC servicing)  
Lawn care, landscaping, or snow removal  
Appliance repairs or replacements  
Subscription renewals for home maintenance services (home security, ring/nest doorbell)

## **Subscriptions and Memberships**

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Entertainment Streaming Services (Netflix, Spotify, etc.)  
Annual subscriptions (Amazon Prime, Costco, AAA)