

Annual Budget Planning: *Expenses to consider when forecasting your annual financial plan.*

Aside from some of the typical expenses many households share in Canada, there may be others you will need or want to consider that are unique to your household or your financial circumstances, such as the following: Birthdays, anniversaries, religious celebrations, vacations, vehicle and home maintenance, other quarterly, bi-annual or annual expenses.

January

- Back to school supplies
- Higher heating/utilities
- Oil change for vehicle if done quarterly

February

- Family Day
- Valentine's Day

March

- St. Patrick's Day
- March Break activities
- Income tax/accountant

April

- Spring footwear/accessories
- Lawn and garden maintenance
- Oil change/winter tire removal
- Cycling/helmets, sports equipment

May

- Flower beds
- Victoria Day Long weekend
- Mother's Day

June

- Father's Day
- Graduation/gifts
- Canada Day weekend

July

- AC maintenance
- Higher water/utility bills
- Vacation / camp
- Summer wear
- Oil change/maintenance for travel

August

- Long weekend activities
- Canning/harvesting costs
- Back to school clothes/supplies

September

- School expenses
- Sports/extra-curricular registrations fees, equipment or supplies
- Fall fairs

October

- Thanksgiving
- Winter tires/oil change/tune-up
- Home maintenance /windows prep for winter including lawn/leaves/cleanup
- Halloween
- Winter clothing/footwear/accessories

November

- Salt/sand for walkways
- Furnace maintenance

December

- Year End expenses/prof. fees, etc.
- Seasonal expenses , gifts, food, travel
- New Year's Eve/entertainment