Savings plan

Work out the amount, decide where it comes from, then set the transfer.

1. The number

What I am saving for	
Total needed	
Saved so far	
Still to save	
Months until I need it	
Per month Still to save divided by months	

2. Where it comes from

Change	Per month
Cut:	$
Cut:	$
Cut:	$
Earn:	$
Earn:	$
Sell:	$
Total	$

3. Make it automatic

Transfer amount	
Transfer day	
From account	
To account	

4. Set it up

- [ ] Open a separate account
- [ ] Give the account a nickname
- [ ] Set the transfer for payday
- [ ] Turn off the debit card for it
- [ ] Put a check-in on the calendar

5. Follow the plan

Month	Plan	Saved	Total	On track?
Month 1	$	$	$	☐
Month 2	$	$	$	☐
Month 3	$	$	$	☐
Month 4	$	$	$	☐
Month 5	$	$	$	☐
Month 6	$	$	$	☐
Month 7	$	$	$	☐
Month 8	$	$	$	☐
Month 9	$	$	$	☐
Month 10	$	$	$	☐
Month 11	$	$	$	☐
Month 12	$	$	$	☐

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Where to find the money

Go line by line. Small changes you keep beat big ones you drop.

Expense	Now	New	Saved	What I will do
Groceries	$	$	$	
Eating out	$	$	$	
Coffee and snacks	$	$	$	
Phone	$	$	$	
Internet	$	$	$	
Streaming	$	$	$	
Car insurance	$	$	$	
Home or renters insurance	$	$	$	
Gym	$	$	$	
Gas	$	$	$	
Electric	$	$	$	
Clothes	$	$	$	
Beauty	$	$	$	
Gifts	$	$	$	
Bank fees	$	$	$	
Card interest	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
	$	$	$	
Total each month	$	$	$	

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Savings goals

One box for each goal. Color a square for every 10% you reach.

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

Goal _____

Amount $ _____

Target date _____

Per month $ _____

10 20 30 40 50 60 70 80 90 100

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