A PRACTICAL WORKSHEET

Make a Savings Goal

Choose a goal that matters to you, then turn it into small, manageable steps.

START WHERE YOU ARE

A savings goal does not have to be big to be worthwhile. Pick a purpose, choose a pace that fits your real budget, and adjust the plan when life changes.

1. Name your goal

What am I saving for, and why does it matter to me?

How much do I want to have?

When would I like to reach this goal? (A target date can change.)

2. Find your starting point

Amount I have already saved for this goal:

Target amount minus what I have saved = amount still needed:

3. Turn the gap into a savings target

Amount still needed / number of paychecks, weeks, or months = amount to set aside each time.

EXAMPLE

If $300 remains and your timeline is 10 months, the starting target is $30 per month. Choose a different timeline or amount if that better fits your circumstances.

A small, steady step is still progress.

YOUR PLAN AND PROGRESS

Make It Manageable

Choose a savings rhythm you can maintain. Your plan can be revised as needed.

4. Choose your approach

- ☐ Set aside $_____ after each paycheck / each week / each month.
- ☐ If it works for my budget, I can set up an automatic transfer and check that bills remain covered.
- ☐ I can direct part of occasional extra income toward this goal, when available.
- ☐ I can review one expense or income option to see whether a small adjustment is possible.

5. Track your deposits

Date	Amount added	New balance	Note / small win

6. Check in and adjust

My next check-in date:

If my plan feels too tight, one change I can make is:

Keep going at a pace that works for you. The plan is a tool, not a test.

Learn more: CFPB: My Savings Rule to Live By | Set a goal and make a plan