SAVINGS PLANNER

Turn a goal into a clear amount, timeline, and next step.

A savings plan can be for an emergency cushion, a planned purchase, a trip, or another goal that matters to you.

1. NAME YOUR GOAL

My savings goal is

Goal details	My number
Target amount	$
Already saved	$
Amount still needed (target minus saved)	$
Target date	
Months until target	

Monthly estimate: Amount still needed ÷ number of months = approximate amount to save each month. If that number does not fit, extend the timeline, lower the target, or choose a smaller first milestone.

2. CHOOSE A SAVINGS RHYTHM

When	Planned deposit	Actual deposit
Each payday	$	$
Monthly total	$	$
Extra deposit (optional)	$	$

Where will you keep this money, and how will you separate it from everyday spending?

KEEP BUILDING MOMENTUM

Make the goal visible, then review it regularly and adjust without giving up.

3. MILESTONE TRACKER

Milestone	Target balance	Date reached
Starting point	$	
25%	$	
50%	$	
75%	$	
Goal reached	$	

4. MAKE SAVING EASIER

Prompt	My plan
A day to review my savings	
A reminder or automatic transfer I can set up	
A cost I can reduce or plan for	
A backup plan for a tight month	

What might get in the way, and what is one manageable response?

If you can only save a small amount right now, begin with an amount you can sustain and revisit it when your circumstances change.

Optional tool: Investor.gov Savings Goal Calculator - investor.gov/financial-tools-calculators/calculators/savings-goal-calculator