

BECOME FINANCIALLY SAVVY



3 STEPS TO BETTER SAVING



DANIELLE BEST



First Things First: What are your Goals?

**What are you willing to set
money aside for every month?**



Tip: Choose only 1 or 2 goals to start saving for. One way to do this is to pick one long-term goal and one shorter term goal.

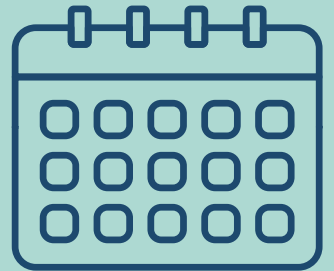
1



2



STEP 1: SAVE SMALL AMOUNTS CONSISTENTLY



**How much do you need to save to
meet the goals you listed above?**

Goal #1 and Total Amount Needed:

Goal #2 and Total Amount Needed:

STEP 1: SAVE SMALL AMOUNTS CONSISTENTLY



When do you need to meet this savings goal?

Goal #1 Deadline (In Months): _____

Goal #1 Total Amount Needed Divided by #
of Months): _____

Goal #2 Deadline (In Months): _____

Goal #2 Total Amount Needed Divided by
of Months): _____

STEP 1: SAVE SMALL AMOUNTS CONSISTENTLY



The exercise above has given you the dollar amount you need to save every month to meet your goal.

Next

Create a new savings account in your banking app, title it something compelling, and set funds to automatically transfer once or twice a month.

New account name: _____

I will deposit funds: _____

STEP 2: SAVE WITH LIFE INSURANCE



This step is most effective as a strategy for meeting bigger, long term goals.

If the goals you've previously listed are short term, brainstorm any longer term goals you might have. Here are some examples:

● Buying a house or rental property

☐

● College savings for yourself or a child

☐

● Planning for a family

☐

● Starting a business

☐

STEP 2: SAVE WITH LIFE INSURANCE



Did any of the examples above sound like you? If so, check the box. If not, add your own long term goal(s) below.

My long term goals: _____

How do I get there ?

Questions for my insurance agent : _____

STEP 3: SAVE BY PRIORITIZING EXPENSES



Which of your current expenses are worth the money and which aren't?

Monthly expenses I can remove or cut back on:

How much will this contribute toward my monthly savings goal?

12 MONTH FINANCIALLY SAVVY SAVINGS TRACKER



Month	Amount saved	Balance
1	\$	\$
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		

FINANCIALLY SAVVY NOTES TO SELF

YOU'VE
TOTALLY GOT
THIS!

“ By definition, saving – for anything – requires us not to get things now so we can get bigger ones later on. ”

--Jean Chatzky

CUT
OUTS!

“ Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort. ”

--Franklin D. Roosevelt

“ It's not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for. ”

--Robert Kiyosaki