



HOW IT



quick steps to help you build a savings habit



PICK A GOAL:

My savings goal is ______November Dental Check-up

Suggestions:

It should be something that's coming up in the next 3 months

It should cost between 50 and 200 bucks

If you have something that doesn't apply to those two rules and really want to do it anyways... just go for it

Some ideas:

Check-ups (medical, dental, eye doctor) Christmas (maybe someone's specific gift) Birthdays (gifts or just a big meal) Some other big event A trip (like... a little one) Driver's License Tenant Insurance

Haircuts (if your haircuts are infrequent and expensive) Something you need for your business in a few months Union dues (mine are due in November) Tickets for a show you're planning to see



FIGURE OUT THE NUMBERS:

How much does it cost?

How many months do you have to save?

\$40 YOUR GOAL IS TO SAVE PER MONTH FOR YOUR GOAL





HOW ARE YOU GOING TO DO IT?

One of my regular incomes over the next 3 months is my church, job. Every time I get that cheque I'm going to withdraw \$40 and put in an envelope marked "Dental Check-up".

form....



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YOUR GOAL IS TO SAVE ______
PER MONTH FOR YOUR GOAL



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