DUESMART · FINANCIAL ACTION WORKBOOK

Create a Savings Plan You Can Sustain

Turn a goal into a realistic monthly and weekly action without weakening essential needs.

Companion to Module 3 · Week 2 and Week 4 roadmap

LEARN · PRACTICE · ACT

Give the goal a job

Goal question	My answer
What am I saving for?	
Why does this matter now?	
Target amount	$
Amount already saved	$
Target date	
Where will I keep the money?	

Calculate the gap

Savings gap = target amount - amount already saved

Estimate the pace

Calculation	My result
Savings gap ÷ months remaining	$ per month
Monthly amount ÷ 4.33	$ per week
Monthly amount ÷ paychecks per month	$ per paycheck

Stress-test the plan

[ ] I can still pay housing, food, utilities and transportation.

[ ] I can make required minimum payments.

[ ] The amount does not depend on a payday or title loan.

[ ] I included irregular expenses that could interrupt the plan.

[ ] The timeline is flexible if the amount is too aggressive.

Choose a savings method

Method	How I will use it	Start date
Automatic payday transfer		
Manual weekly transfer		
Direct-deposit split		
Save a portion of irregular income		
Reduce one recurring expense		

A buffer comes first

A small emergency buffer can reduce the need for expensive debt when ordinary surprises occur. Start with a reachable milestone, then build.

Plan for obstacles

Possible interruption	My response	Will I change amount or timeline?
Unexpected bill		
Lower income		
Family need		
Missed transfer		

Optional AI prompt

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Help me calculate an educational savings plan. My target is $[rounded amount]. I already have $[rounded amount]. I want to reach the goal in [number] months. My monthly income is about $[amount], essential expenses are about $[amount], and required debt payments are about $[amount]. Show the monthly, weekly and per-paycheck targets. Identify assumptions and provide a slower alternative. Do not ask for private account information.
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My commitment

I will save $_____ every ___________ beginning ___________. If the plan becomes unrealistic, I will ___________.

30-day savings check-in

Week	Planned	Saved	What helped or got in the way?
1	$	$	
2	$	$	
3	$	$	
4	$	$	

What I learned

My adjustment for next month

Completion

Schedule your first transfer and record the date in your 30-day roadmap.