

Savings Tracker

One hundred squares. Five dollars each. Color one in every time you set money aside.

How to use this. Every time you put money away, color in one square for every five dollars. Put it on the refrigerator where you will see it. Watching it fill in is the entire point, and it works better than an app for most people because you cannot scroll past it.

What I am saving for

Date I started

\$50									
\$100									
\$150									
\$200									
\$250									
\$300									
\$350									
\$400									
\$450									
\$500									

The heavier lines mark \$250 and \$500. Five hundred covers most of what actually goes wrong: a tire, a deductible, a week of missed work.

Is this an emergency?

Before you spend any of it, run through these. If you cannot answer yes to all three, it is probably a want wearing an emergency costume.

- ☐ Was it unexpected? (A bill you knew was coming is not an emergency.)
- ☐ Is it necessary? (Would something break, stop, or get worse without it?)
- ☐ Is it urgent? (Does it have to be handled now rather than next month?)

And if the answer is yes to all three: spend it. That is what it is for. Using your emergency fund in an emergency is the system working, not the system failing. Start filling in squares again afterward.