

FREE PRINTABLE MONEY GUIDE | READ, PLAN, TAKE ONE STEP.

1 NAME YOUR GOAL

Make it specific



Choose item

What exactly do you need?



Check price

Include taxes and delivery.



Set date

When do you need it?



Write reason

Need, priority or wish?

2 DO THE MATHS

Make a saving target



Total target

Use realistic full cost.



Already saved

Subtract money set aside.



Months left

Divide the remainder.



Adjust

Change timing if needed.

3 MAKE SPACE

Find manageable savings



Automate

Transfer after payday.



Cut one cost

Choose an optional expense.



Extra income

Save a portion if possible.



Separate pot

Avoid mixing with bills.

4 BUY CAREFULLY

Protect the result



Compare sellers

Check reputation.



Check warranty

Know returns and rights.



Keep buffer

Do not empty emergency savings.



Celebrate

Reach the goal sustainably.

MY NEXT MONEY STEP:

One action I will take: _____ By date: _____

SAVING_FOR_A_GOAL — PRACTICAL NOTES

Keep this page with your visual quick-glance guide.

1 EXAMPLE SAVING TARGET

For a £600 purchase in six months with £120 already saved: $(£600 - £120) \div 6 = £80$ per month.

2 PRIORITIES MATTER

High-priority bills and urgent debts may need attention before saving for non-essential purchases.

3 PRICES CAN CHANGE

Allow for delivery, price changes, accessories and maintenance when setting the target.

4 KEEP EMERGENCY MONEY SEPARATE

A planned purchase and an unexpected emergency are different goals. Avoid using all your safety buffer.

MAKE IT PRACTICAL

Choose one small action, write it on page 1, and review it after a week. Use trusted, free advice services when you need help.

REFERENCE POINTS (check your local rules):

moneyhelper.org.uk/en/savings

consumerfinance.gov/consumer-tools/saving/