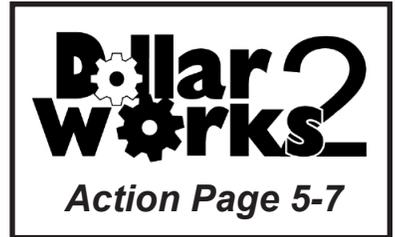


Getting Started: What Can I Do?



Date: _____

This Action Page will help you think through your savings needs and identify your savings goals.

Emergency Savings Plan

List three unexpected situations that you think might happen to your family:

Situation	Approximate Cost
Example: refrigerator repair _____	\$100 _____
1. _____	_____
2. _____	_____
3. _____	_____

An emergency fund can help you cover these costs without borrowing from money needed to pay your regular monthly bills.

Using the answers to the unexpected situation, how much money will you plan to put in your emergency fund? \$ _____

To begin building this fund, how much money will you put in the emergency fund on a regular basis? \$ _____ every _____ (month, paycheck, or other length of time).

How can you and your family change your current spending to “find” money for savings?

- Example: turn down heat, wear additional clothing _____
1. _____
 2. _____

How might you earn new or more money to save?

- Example: put rent credit in savings fund _____
1. _____
 2. _____

Where can you save your money safely so you will have it when necessary? What are the advantages and disadvantages of using each place listed?

Saving place	Advantage	Disadvantage
Example: Jar on counter _____	Available, can watch it grow _____	Easily borrowed _____
1. _____	_____	_____
2. _____	_____	_____