

Track'n Your Savings Goals



Marsha A. Goetting
 Montana State University Extension
 Family Economics Specialist
Corinne Cramer
 Former Lake County Family & Consumer
 Science Agent

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Thank You for Funding

- **Montana Credit Unions for Community Development**
- **First Interstate BancSystem Foundation**



Front Cover

TRACK'N Your Savings Goals



Use your savings register
 as a tool for setting, tracking and
 achieving your savings goals



Back Cover

Track'n your \$avings Goals

Beginning date: from _____ to _____

- Made available through gifts from
- First Interstate BancSystem Foundation
 - Montana Credit Unions for Community Development



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What are you saving for?

Savings Goals

Fix-It	Get-Away	Vehicle	College	Gifts	Retirement
Car Repair	Vacation	Truck	Tuition	Birthday	Travel
Appliance	Summer	Automobile	Books	Baby	Living
Repairs	Winter	Motorcycle	Room/Board	Holidays	Expenses
Remodeling	Weekend	Snowmobile	Computer	Anniversaries	
		Bicycle	Supplies	Wedding	

Fig. 1. Savings goals



Decide on Amount Needed:

Figure 2

Write Goals Here -->	My Savings Goals				
	Fix-It	Vacation	Car	College	Retire
<u>Date Needed</u>	2003	2004	2005	2021	
<u>\$ Needed</u>	\$ 1,000	\$ 1,000	\$ 2,000	\$???	\$???
<u>\$ Already Saved</u>	= 0.00	= 0.00	= 0.00	= 0.00	= 0.00
<u>\$ Still Needed</u>	= 1,000	= 1,000	= 2,000	= ???	= ???

Write the amount still needed for each goal on the top of the first register page



My Savings Goals:

Figure 2 My Savings Goals

Write Goals Here --->					
Date Needed					
\$ Needed	\$	\$	\$	\$	\$
\$ Already Saved	-	-	-	-	-
\$ Still Needed	=	=	=	=	=

Write the amount still needed for each goal on the top of the first register page

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Savings Register Example

Figure 3

Total \$ Needed	Fix-it	Vacation	Car	College	Retirement	Savings Balance
\$4,000						
Description/Date	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00	\$ 0.00	\$ 0.00	\$ 0.00



Recording a Savings Deposit

Figure 4

Total \$ Needed	Fix-it	Vacation	Car	College	Retirement	Savings Balance
\$3,900						
Description/Date	\$ 1,000.00	\$ 900.00	\$ 2,000.00	\$ 0.00	\$ 0.00	\$ 0.00
Auto Dep 1/11	+50.00					+50.00
Balance	50.00					50.00
Paycheck 1/25	+75.00					+75.00
Balance	125.00					125.00

Recording a Deposit -- Split Among Goals

Figure 5

Total \$ Needed	Fix-it	Vacation	Car	College	Retirement	Savings Balance
\$3,900						
Description/Date	\$ 1,000.00	\$ 900.00	\$ 2,000.00	\$ 0.00	\$ 0.00	\$ 0.00
Auto Dep 1/11	+50.00					+50.00
Balance	50.00					50.00
Paycheck 1/29	+75.00	+55.00	+20.00			+150.00
Balance	125.00	55.00	20.00			200.00

Recording a Savings Withdrawal

Figure 6

Total \$ Needed	Fix-it	Vacation	Car	College	Retirement	Savings Balance
\$3,900						
Description/Date	\$ 1,000.00	\$ 900.00	\$ 2,000.00	\$ 0.00	\$ 0.00	\$ 0.00
Auto Dep 1/11	+50.00					+50.00
Balance	50.00					50.00
Paycheck 1/29	+75.00	+55.00	+20.00			+150.00
Balance	125.00	55.00	20.00			200.00
Withdrawal 2/25	-80.00					-80.00
Balance	45.00					120.00

Savings Goals Register:

Page 3

Total \$ Needed	Fix-it	Vacation	Car	College	Retirement	Savings Balance
\$4,000						
1 Description/Date	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00	\$ 0.00	\$ 0.00	\$ 0.00
2 Auto Dep 1/11	(b) +50.00					(a) +50.00
3 Balance	(c) 50.00					(a) 50.00
4 Paycheck 1/29	(e) +75.00	(d) +55.00	(f) +20.00			(b) +150.00
5 Balance	(h) 125.00	(g) 55.00	(h) 20.00			(c) 200.00
6 Withdrawal 2/25	(i) -80.00					(d) -80.00
7 Balance	(j) 45.00					(e) 120.00



