FREE PRACTICE | NEXTGEN

Savings Goal Tracker

Sammy the Saver turns 'I want to save more' into a measurable goal: what, how much, and by when. A short-term goal may take weeks; a longer-term goal may take months or years. Emergency savings is a separate reserve for unexpected needs, not permission to ignore planned expenses.

Worked example: a $90 art kit

A fictional learner already has $18 and saves $6 each week. Amount still needed = $90 - $18 = $72. Weeks needed = $72 / $6 = 12. This simple plan ignores interest and assumes no withdrawals. If weekly savings changes, the finish date changes.

Checkpoint	New saving	Running total
Start	-	$18
Week 1	$6	$24
Week 2	$6	$30
Week 3	$6	_____
Week 4	$6	_____

Practice and plan

1. A $75 goal begins with $15. Saving $5 weekly takes how many weeks? Show the subtraction and division.

2. Create a 30-day plan using pretend money: save $1 on each of days 1-10, $2 on days 11-20, and $3 on days 21-30. Predict the total.

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SAVINGS GOAL TRACKER

Check, explain, and apply

Answers you can check

1. Week 3 is $36 and week 4 is $42. Each row adds another $6 to the preceding balance.

2. $75 - $15 = $60 still needed; $60 / $5 = 12 weeks. A deadline of only eight weeks would require $7.50 per week, a smaller goal, more starting savings, or extra time.

3. Ten $1 deposits total $10; ten $2 deposits total $20; ten $3 deposits total $30. The 30-day total is $60. This is a practice schedule, not an instruction to earn or spend money every day.

Your 30-day check-ins

Day	Target saved	Actual / reason for change
10	$10	_____
20	$30	_____
30	$60	_____

A missed day is information. Continue safely, revise the amount or timeline, and never skip necessary spending to keep a pretend challenge perfect. Try a smaller consistent amount if the schedule does not fit.

Reflect

1. Explain one way to protect emergency savings while working toward a fun goal. Then describe how you would adjust a plan after an unexpected $8 expense.

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