

Create an Action Plan Work Sheet

1. What can I do now to save?

For example: If you cut down on the number of sodas you drink each day and save that money—saving just \$.50 a day adds up to \$182 by the end of the year! For additional ideas check the section on spending leaks.

2. What can I do by the end of the month to save?

For example: You could pay off a loan and continue making the loan payments to yourself.

3. What can I do by the end of the year to save?

For example: By the end of the year, you could buy a U.S. Savings Bond.