

3 Savings Buckets – Setup Sheet

Purpose: Replace vague saving with clear jobs for your money so progress survives real life.

How This Works

Give each dollar a job. Build in this order: Stability → Future → Growth. Each bucket protects the others.

1) Stability Fund (Short-Term Shocks)

Goal Amount (\$500–\$1,500 to start):	
What this fund is for (copays, small repairs, fees, etc.):	
Where this money lives (bank/account name):	
How often I'll fund it (per paycheck / weekly / monthly):	
My minimum 'never-zero' floor:	

2) Future Fund (Planned-But-Not-Monthly Costs)

Categories to include (car, medical, gifts, travel, etc.):	
Estimated monthly set-aside:	
Where this money lives (bank/account name):	
How often I'll fund it (per paycheck / weekly / monthly):	
Rules for using this fund (what counts / what doesn't):	

3) Growth Fund (Long-Term Wealth)

Accounts (401k/IRA/Brokerage/etc.):	
Starting contribution (% or \$):	
Where this money lives (provider/account):	
Automation schedule:	
Rules (not for normal life expenses):	

Funding Order & Automation Checklist

Stability Fund automated first (yes/no):	
Future Fund automated next (yes/no):	
Growth Fund automated after stability (yes/no):	
Paycheck split or post-income transfer set up (yes/no):	
Overdraft buffer left in checking (yes/no):	

Anti-Raiding Rules

Stability Fund is only for small surprises:	
Future Fund is for known upcoming costs:	
Growth Fund is not for normal life:	
If a fund is used, I rebuild Stability first:	

Reminder

Buckets don't create more money. They create structure. Structure lets you keep what you save.