

Contribution Engine Builder (1-Page)

Purpose: Design sustainable contributions that survive real life (bad months and good months).

Baseline Contribution (Bad Months)

Baseline monthly \$ or % (never miss amount):	_____
Why this amount feels sustainable:	_____

Ideal Contribution (Good Months)

Ideal monthly \$ or % (when cash flow is strong):	_____
What would trigger using the ideal level:	_____

Windfall Rule (Raises / Bonuses)

% of raises/bonuses to invest by default:	_____ %
Where windfalls go first (account):	_____

Annual Increase Plan

Default annual increase (if income grows):	_____ % or \$ _____
When I will review increases (month):	_____

Reminder: Continuity beats perfection. Protect the baseline in bad months. Let good months accelerate progress.