

HSA Contribution Planner (1-Page Worksheet)

Purpose: Set a realistic contribution amount

Predictable Annual Medical Costs	\$ _____
Target Annual HSA Contribution	\$ _____
Employer Contribution (counts toward limit)	\$ _____
Contribution Method	Payroll <input type="checkbox"/> Personal <input type="checkbox"/> Both <input type="checkbox"/>
Monthly / Per-Paycheck Amount	\$ _____
“Feels Sustainable?” Check	Yes <input type="checkbox"/> No <input type="checkbox"/> Adjust if needed <input type="checkbox"/>

Notes:

Tip: Start with a boringly manageable amount. Increase contributions only when cash flow improves.