

Savings Floor Finder

Purpose: Find the minimum sustainable savings rate

Current monthly surplus (after bills and essentials)	

What feels firm but livable each month	

My non-negotiable savings floor commitment	

Automation Setup Checklist	
401(k) automatic contribution set	
IRA / Roth automatic contribution set	
HSA automatic contribution set (if applicable)	
Brokerage auto-invest set (if applicable)	
Contribution increases scheduled (stair-step)	

Tip: Your savings floor should feel slightly uncomfortable but sustainable during normal stress. Review annually or after income changes.