



Member FDIC

"Must-Do" Savings Planner



Start Now

1. Write down how much you need to save monthly to reach your retirement goal.
2. List all your sources of income and all your expenses.
3. Subtract total expenses from total income to understand what you could save each month.

SAVINGS GOAL CHART

	Budgeted	Actual	Notes
INCOME			
- Fixed income (salary)	_____	_____	_____
- Variable income (seasonal/gig work)	_____	_____	_____
- Social Security	_____	_____	_____
- Investment income	_____	_____	_____
- Other	_____	_____	_____
Total Monthly Income	_____	_____	_____
FIXED EXPENSES			
- Mortgage/rent	_____	_____	_____
- Property/school taxes	_____	_____	_____
- Insurance (home, vehicle, health)	_____	_____	_____
- Child care	_____	_____	_____
- Prescriptions	_____	_____	_____
- Debt servicing/loan repayment	_____	_____	_____
- Phone service	_____	_____	_____
- Utilities (internet, gas, electric, water)	_____	_____	_____
- Car payments	_____	_____	_____
- Retirement savings	_____	_____	_____
- Caregiving/elder care	_____	_____	_____
- Other	_____	_____	_____
Total Fixed Expenses	_____	_____	_____
VARIABLE EXPENSES			
- Food	_____	_____	_____
- Clothing	_____	_____	_____
- Medical (OTC medicines, contacts/glasses)	_____	_____	_____
- Vacation/entertainment	_____	_____	_____
- Transportation (gas, bus, train)	_____	_____	_____
- Vehicle maintenance	_____	_____	_____
- Personal care	_____	_____	_____
- Household supplies	_____	_____	_____
- Laundry/dry cleaning	_____	_____	_____
- Gifts	_____	_____	_____
- Caregiving/elder care	_____	_____	_____
- Other	_____	_____	_____
Total Variable Expenses	_____	_____	_____

	+		=	
Total Fixed Expenses		Total Variable Expenses		Total Monthly Expenses

	-		=	
Total Income		Total Expenses		Potential Monthly Savings

Congratulations! You've done the hard work!

Now you can identify areas to cut back on spending or find creative ways to increase your income. Ready to save? Visit your local United Bank branch and use this planner to discuss your options.