

## Review often

Keep track of how much you have saved. Life changes all the time, so adjust your saving if you have to. It is okay to have set-backs, as long as you are still checking your savings progress.

How often will you check your savings? \_\_\_\_\_

What savings habits are working well for you so far? \_\_\_\_\_

What would you like to change? \_\_\_\_\_

## Look at what you have achieved

### Celebrate successes

Keep track of all the steps you are making toward your goal. Celebrate them! Find a way to share and celebrate your successes, no matter how small.

**When will you know that you have finished a step in your plan? Write down how you will celebrate this success:**

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### Add to what you have achieved

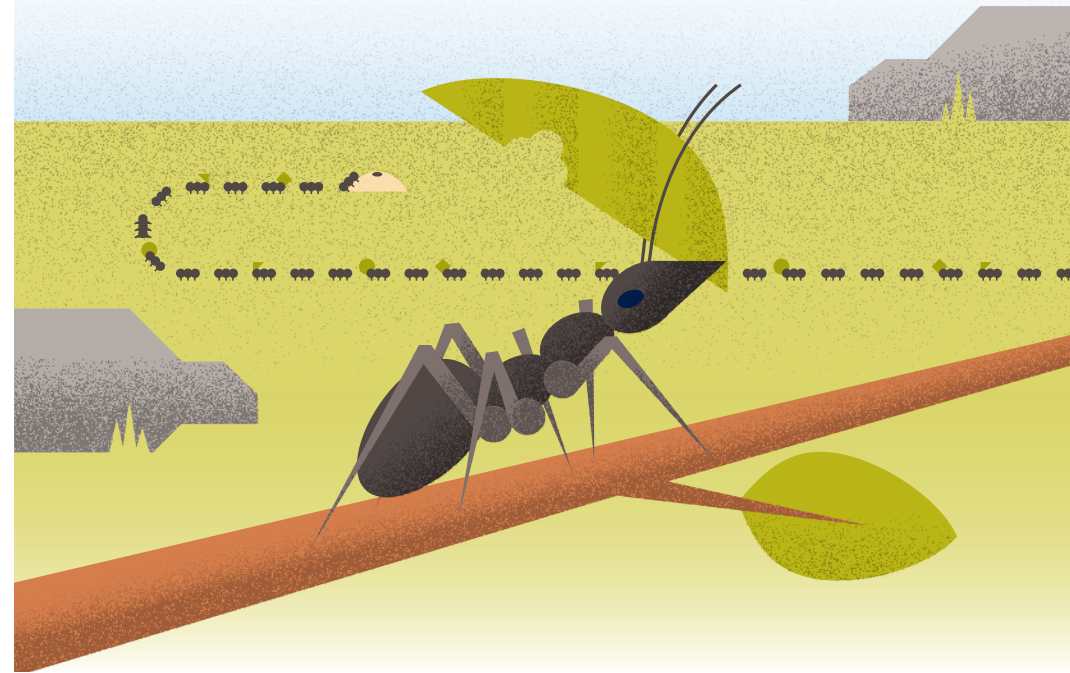
Once you have reached your goal, keep going!

Think about what went well while you were working towards your goal. What was difficult? What habits would you like to keep? What might change as you continue your savings journey?

Most important, think about how good you felt when you met your savings target. You have what it takes to make a difference in your future.

Now, set a new goal for yourself and keep building your savings!

## 02 Create a savings goal



**To create a plan for reaching your hopes and dreams, you need to set goals.** Do not worry if you can only plan to save a little bit at first. The important thing is to get started. Then you will develop a good saving habit.

This worksheet will help you to plan out your savings goal. If you are saving for the first time, begin with a small goal that you can achieve in the next month. Reaching this goal will give you the confidence to keep saving. As time goes on, your goals can get bigger and longer-term.

**Ants use their super strength and problem-solving skills to build complex nests, one grain of soil at a time. Even small steps will bring you closer to your savings goal.**

## Setting a savings goal

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### Be realistic

Think about just one goal you want to achieve.

**How much do you want to save for this goal?** \_\_\_\_\_

**How long can you save for it? When do you want to use the money?**

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Now think about how realistic this goal is for you right now. Can you achieve it? If not, can you make some changes to make it more realistic?

**Write down your savings goal here:** \_\_\_\_\_

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### Connect to your values

When our goals match up with what we believe in, we set ourselves up for success.

**Why is your savings goal important for you? How does it reflect your values and beliefs?**

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### Break it up

When we have a big goal, it can mean saving for a long time. That can be hard to think about. Try thinking about a big, long-term goal as a series of smaller and shorter goals.

**For instance, how much will you need to save in a year?** \_\_\_\_\_

**Divide that number by 50. This is about how much you will need to save each week:**

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## Set yourself up for success

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### Look ahead. What are the challenges?

**Write down some challenges that may get in the way of your savings goal:**

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**What are some things you can do now to help prepare for those challenges?**

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### Make it automatic

Deciding to set aside money for savings each week takes a lot of energy. Many people find that it is easier to just make the saving automatic.

For instance, some people ask the bank to set up an automatic transfer. This puts a small part of each paycheque into a savings account. Some people use an automatic round-up debit card. When they buy something, the card rounds the amount up. The spare change gets automatically transferred to their savings account.

**What are some things you can do to make saving automatic?**

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### Find a buddy

A friend or a support person can encourage you and help keep your saving on track. Talk with others who have similar goals. You can share tips and experiences.

**Who is someone you trust to share your goals with?**

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