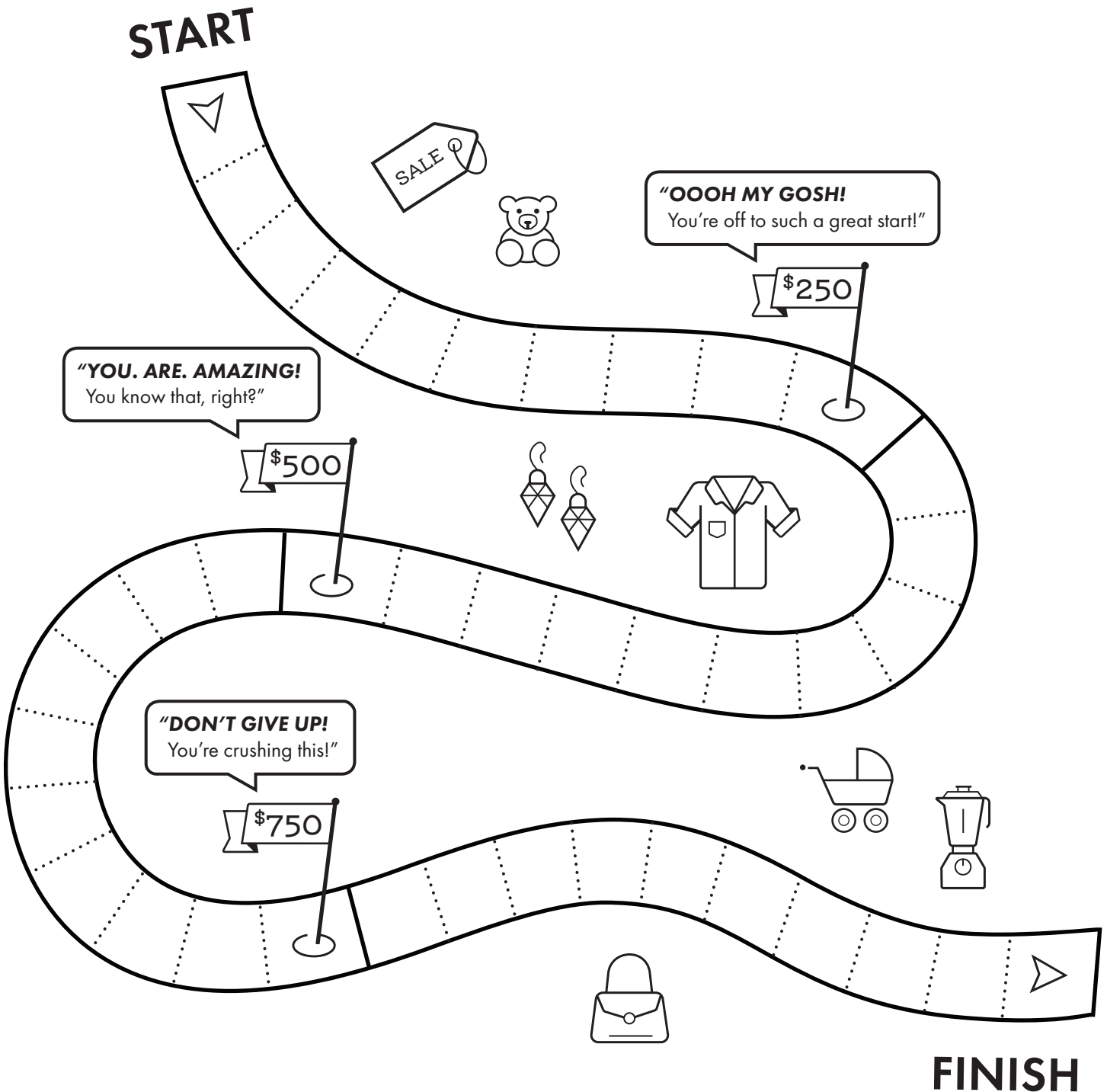# $1,000 Emergency Fund

HOW IT WORKS:

Each block represents $25. As you save, color them in and keep track of your progress!

WANT A BOOST?

Sell unwanted or unused items to help you reach your goal faster! Color in the items along the path that you've sold or draw your own!

START

SALE

"OOOH MY GOSH! You're off to such a great start!"

$250

"YOU. ARE. AMAZING! You know that, right?"

$500

"DON'T GIVE UP! You're crushing this!"

$750

FINISH

SHARE YOUR PROGRESS!
#sheworkshardsavingmoney

Debt Snowball Plan

HOW IT WORKS:

1. List out your debts (except your mortgage) and their balances from smallest to largest, regardless of interest rates.

2. Next, add up the balances and write that number at the bottom of this sheet under "Total Debt."

3. Fill in the minimum monthly payment for each debt.

4. Now apply the debt snowball power. Take the minimum monthly payment amount from your first debt and add it to the next debt's minimum monthly payment. Fill in that new amount you'll pay next to "Snowball Payment."

5. Repeat step number 4 for each remaining debt. Instead of adding the minimum monthly payment, though, add the previous month's snowball payment amount.

6. Print out a tracking sheet (included on the next page) for each debt you have. Color it in and watch your debt snowball build momentum as you start paying off your debts faster and faster!

1
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____

2
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

3
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

4
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

5
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

6
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

7
NAME: _____
BALANCE: $ _____
MIN. MONTHLY PAYMENT: $ _____
SNOWBALL PAYMENT: $ _____

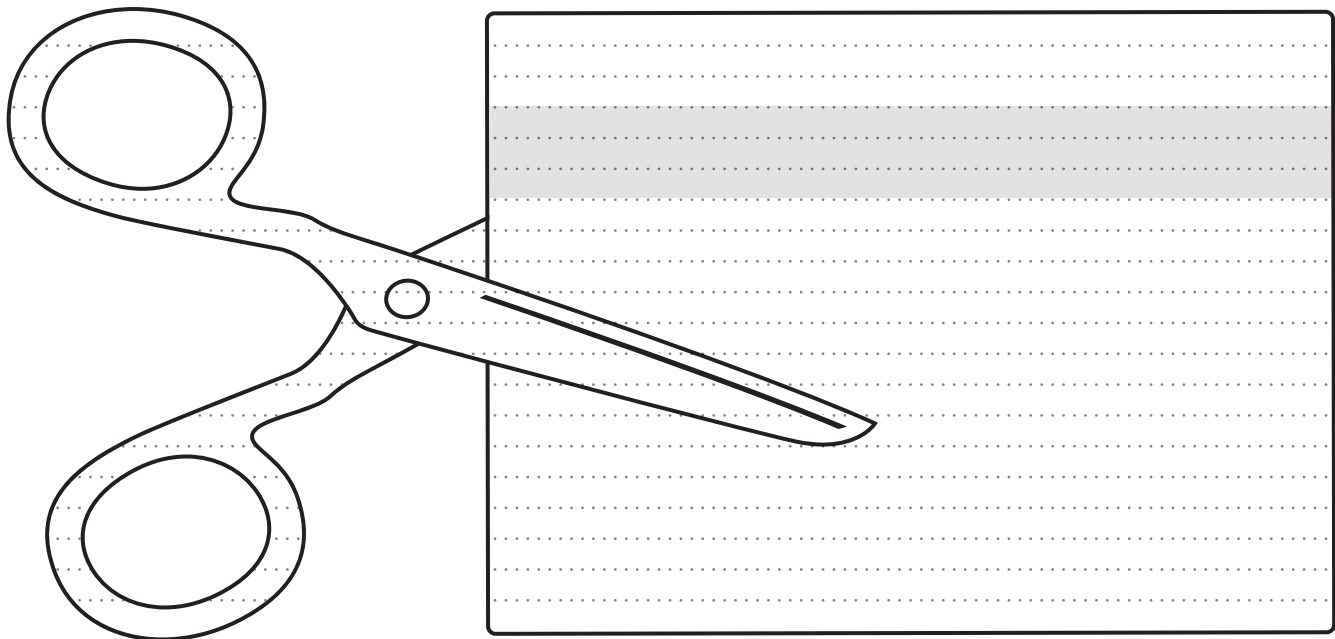## TOTAL DEBT $ _____

rc

Debt Snowball Plan

DEBT NAME: _____

$ _____

MONTHLY PAYMENT

$ _____

SNOWBALL PAYMENT

$ _____ ÷ 20 = $ _____

AMOUNT OWED

AMOUNT PER ROW

Each row represents this smaller amount.
Color in a row as you pay off that amount.

Debt Snowball Plan

DEBT NAME: _____

$ _____ $ _____

MONTHLY PAYMENT   **SNOWBALL PAYMENT**

$ _____ ÷ 50 = $ _____
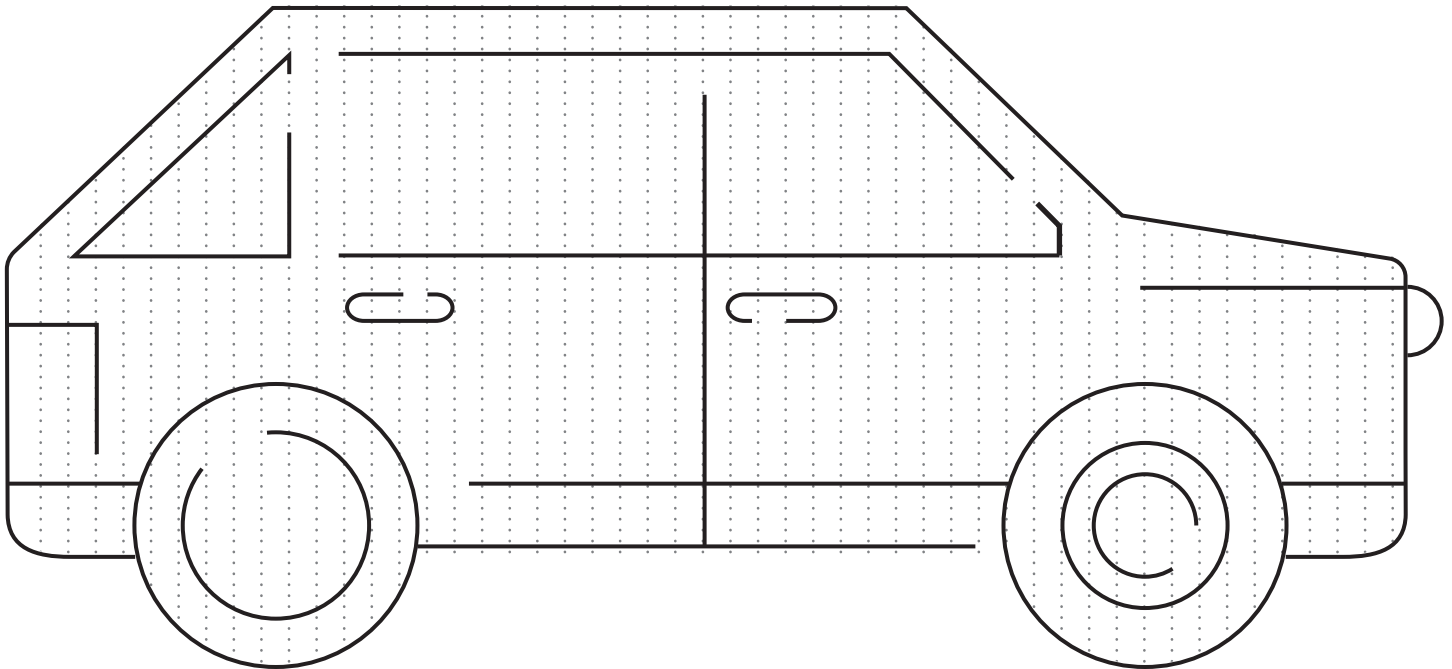
Each column represents this smaller amount. Color in a column as you pay off that amount.

AMOUNT OWED   **AMOUNT PER COLUMN**

rc **SHARE YOUR PROGRESS!**
#sheworkshardsavingmoney

Debt Snowball Plan

DEBT NAME: _____

$ _____

MONTHLY PAYMENT

$ _____

SNOWBALL PAYMENT

$ _____ ÷ 25 = $ _____
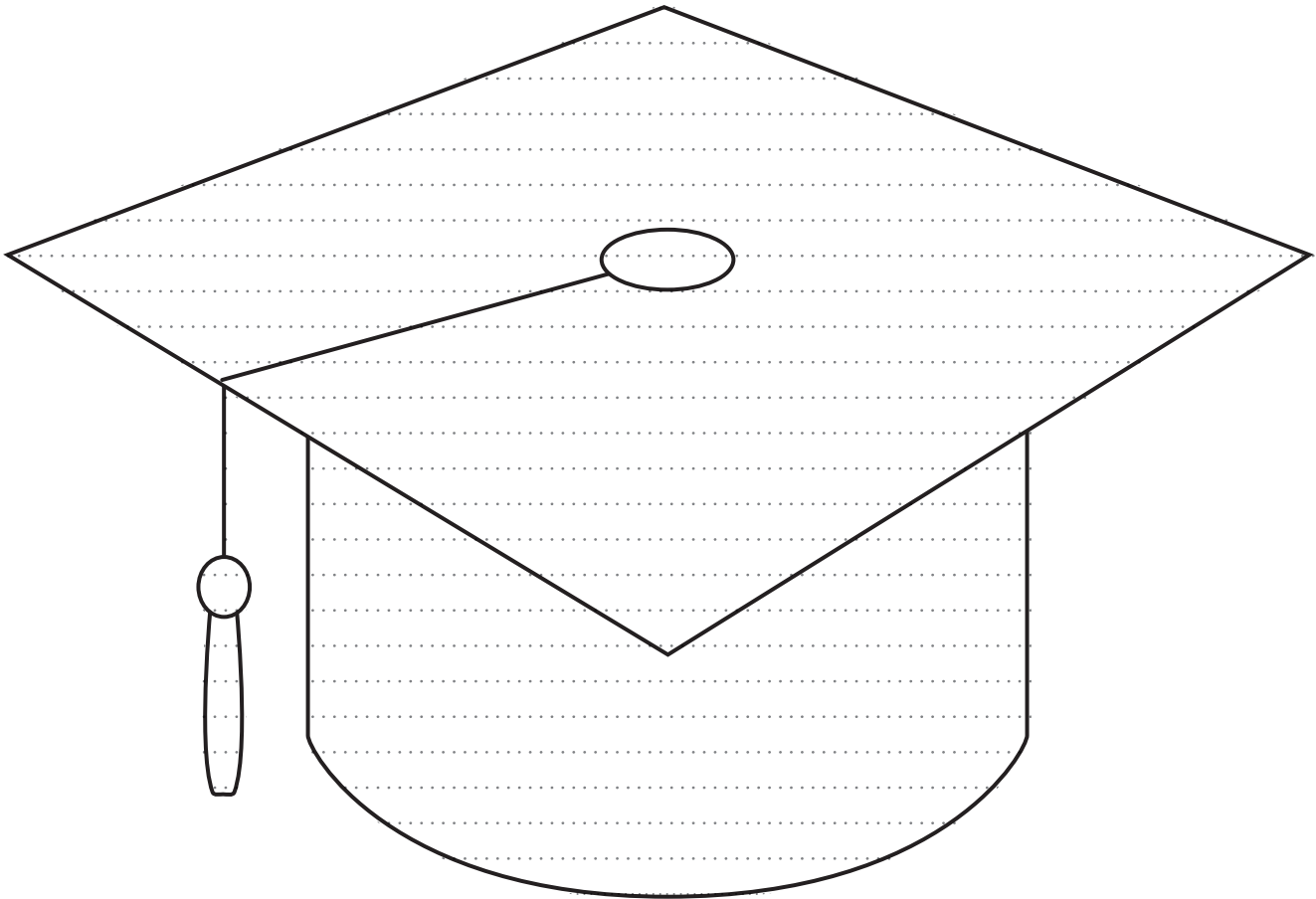
AMOUNT OWED

AMOUNT PER ROW

Each row represents this smaller amount.
Color in a row as you pay off that amount.

3-6 Month Emergency Fund

1 MONTH

HOW IT WORKS:

In Box A, write down how much money you need to cover necessary expenses for one month.

Divide the amount in Box A by 10 and put that number in Box B.

Each row in the jars represents the amount in Box B. Color in the rows as you save!

BOX A

$

÷ 10 =

$

BOX B

2 MONTHS

3 MONTHS

4 MONTHS

5 MONTHS

6 MONTHS

TOTAL SAVINGS: $

rc **SHARE YOUR PROGRESS!**
#sheworkshardsavingmoney