

# Making a Savings Plan

## SAVING FOR THE FUTURE

Saving money is not always easy. Read through the “Saving Issues” below. Sort them into the four boxes at the bottom of the page. Use each issue once.



## SAVING ISSUES

1. Taking a vacation once a year
2. Barely covering day-to-day costs
3. Paying on a mortgage
4. Facing an uncertain future
5. Having a comfortable retirement
6. Paying for violin lessons for your child
7. Having automatic withdrawal from paycheck
8. Knowing that emergencies often require extra money
9. Shopping to cheer yourself up
10. Keeping up with current expenses
11. Setting money aside before spending a paycheck
12. Believing that life will work out on its own

### REASONS TO SAVE

### WAYS TO SAVE

### PROBLEMS FOR A SAVER

### MORE IMPORTANT THAN SAVING