

Short-term savings goals checklist

This checklist provides a structured approach to saving for your short-term goals. Use it to help you stay organised, motivated and on track to achieve your financial objectives.

DEFINE YOUR GOAL

Specify your goal (e.g. vacation, wedding, car downpayment or emergency fund)

Set a realistic timeline (e.g. within 6 months)

Calculate the total amount you need to save

MANAGE YOUR FINANCES

Create a budget and track your expenses

Prioritise savings as a non-negotiable monthly expense

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REDUCE EXPENSES

Reduce dining out and entertainment costs

Evaluate subscriptions

Avoid impulse purchases and shop smart

OPTIMISE SAVINGS

Open a high-yield savings account

Set up automatic transfers to your savings account

STAY ON TRACK

Visualise your goal and stay motivated

Regularly track your savings progress

Adjust your plan as needed