My buffer

My buffer is for: _____

When: _____

The card's cue: income arrives and essentials are covered

After reserving essentials and required payments, move an affordable amount to accessible emergency savings. Keep it separate from spending money; even a small transfer counts.

ONE BOX PER GO

╳ I moved some. Write the amount in the box if you like.

1	2	3	4
5	6	7	8
9	10	11	12

Skipped one, or had to use some? That's what it's for. Every box stays.

Do not overdraw or miss essentials to save. Keep emergency money accessible without withdrawal penalties.

Ready for more? Add a habit, a multiplier or a Challenge.
Sheet full? Print another. Check your real balance on its own.
habitsets.com/go/my

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