

30-40-30 Plan

Expecting A Lump Sum Of Cash? Consider This Simple Saving Strategy

Whether you're getting a tax refund, a bonus, or just an unexpected check in the mail — it's exciting to have money coming your way. If you're like me, you probably even dream of how you'd like to spend it before you get it! While there's nothing inherently wrong with that, we want you to pause just a moment and consider a strategy that will allow you to be in a better financial situation.

We call it the 30-40-30 Plan.

And it's really simple! This plan allows you to allocate money towards your complete financial situation.

- allocate 30% of your funds to pay off outstanding debts or catch up on bills
- allocate 40% of your funds to pay for current expenses, needs, or wants
- allocate 30% of your funds to establish or build up savings. This could be an emergency fund or a longer-term goal like retirement or a large purchase like a home.

Using this strategy you are contributing toward your past (debt), your present, and your future (saving goal). Doesn't that just make you feel accomplished? #ThinkLikeASaver

To help you stay on track with your saving goals, take the [America Saves Pledge!](#) You'll receive emails, text messages, and get exclusive invites to events, and more!