FREE

The Two Pots

"I cannot save" is usually a mix-up between two different jobs. They are not the same pot, and they are not in the same order.

1 · The Buffer

Job: get you to payday when life happens.

The car needs fixing. The fridge dies. A bill lands early. This pot stops that becoming debt.

Target: **one pay cycle.** It is a shock absorber, not treasure. You will spend it. That is its job.

2 · The Savings

Job: it has a purpose, and you do not touch it.

Car rego. Christmas. A holiday. The house. It has a name on it before you start.

Target: whatever the thing costs. You do not raid it for a bad week. That is the buffer job.

The order

Fill the buffer **first**. Then feed the savings pot. Most people try to save before they have a buffer, then a bad week wipes it out and they decide saving does not work.

> *My first save was $1,000 over two months, and a car rego ate it the day it matured. That was not failure. That was a savings pot with no buffer in front of it.*

My buffer target: $_____ **My savings goal: _____**