FRUGAL SEEDS

Savings Tracker

Needs first · pick a path every payday

Five-option decision tree: work down the list and stop at the first one that fits this payday

1 Essentials and minimum debt payments not fully covered? Save nothing this cycle. Write "paused" and come back next payday.

2 Small, reliable surplus most paydays? A conservative fixed automatic transfer the day after pay clears.

3 Income varies and you can't predict a surplus? After essentials, move a set percentage of whatever remains.

4 Tight, but building the habit? Round-ups or micro-transfers. Not automatically overdraft-safe, so check your balance.

5 Windfall arrived (refund, bonus, big gig week, gift)? Move a planned portion to savings the same day.

Transfer timing and hold rules vary by bank or credit union. Confirm yours so a transfer never runs before your paycheck clears.

Payday Date	Income Received	Essentials Covered?	Path (1-5)	Transfer to Savings (or "paused")	Running Balance	Notes (adjust your baseline)
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Savings Tracker: Windfalls & Withdrawals

Log both; dipping in means the buffer worked

Windfall log (bonuses, refunds, strong income weeks)

Date	Source	Amount	Portion Moved to Savings	Notes

Withdrawal log (amount and reason, then follow the recovery plan)

Date	Amount	Reason	Next-Payday Path (1-5)	Back on track by

Recovery plan: 1. Log the withdrawal. 2. Reset your next-payday target with the decision tree (even path 1 for a cycle). 3. Resume, don't restart from guilt.
Meeting basic needs always comes first. Account rates and insurance coverage (FDIC/NCUA) vary; check with your institution.