FREE SAMPLE

A FREE PREVIEW FROM THE 2027 MONEY RESET PACK

Sinking Funds Starter

Learn the idea, set up three funds, and try a four-week savings warm-up. When you want the full year — budget pages, a 52-week challenge, debt and habit trackers — the complete Money Reset Pack is waiting.

4 PAGES · US LETTER · FREE SAMPLE · PERSONAL USE

Print at 100% scale · US Letter · Color or black & white

How sinking funds work

A sinking fund is a named pot of money you fill a little at a time for a cost that is not monthly. Car maintenance, holiday gifts, annual insurance, a new laptop, travel, or a pet's vet bill all belong here. The point is that the cost stops arriving as a surprise in an otherwise ordinary month.

Set one up in four steps

1. **Name the fund after a real expense.**
   “Holidays” or “Car repair” is clearer than “misc savings.”
2. **Give it a target and a date.**
   A number and a month are enough. You can revise both later.
3. **Divide the remaining amount by the months you have.**
   That is your usual monthly set-aside. If a month is tight, send what you can and catch up when you can.
4. **Keep the money where you will not spend it by accident.**
   A separate savings pocket or a simple running total on the next page both work. Use whatever you will actually look at.

> This sample is a planning tool, not financial advice. The full 2027 Money Reset Pack adds a twelve-fund tracker, monthly budget pages, a 52-week savings challenge, a low-spend tracker, bills and debt pages, and quarterly reviews.

FUNDS I ALREADY KNOW I WILL NEED THIS YEAR

My first three funds

STARTED ON

REVIEWED ON

Three funds is a good start. You can add more later in the full pack.

1 FUND NAME

TARGET $ | DEADLINE | MONTHLY SET-ASIDE $ | SAVED SO FAR $

PROGRESS

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

CONTRIBUTIONS · DATE · AMOUNT · NOTE

2 FUND NAME

TARGET $ | DEADLINE | MONTHLY SET-ASIDE $ | SAVED SO FAR $

PROGRESS

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

CONTRIBUTIONS · DATE · AMOUNT · NOTE

3 FUND NAME

TARGET $ | DEADLINE | MONTHLY SET-ASIDE $ | SAVED SO FAR $

PROGRESS

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

CONTRIBUTIONS · DATE · AMOUNT · NOTE

Four-week savings warm-up

Before a 52-week challenge, try four weeks. Choose a weekly amount you can repeat — even a small one counts — and decide where the money is going (a sinking fund is a good home for it).

WEEKLY AMOUNT

THIS MONEY IS FOR

START DATE

WEEK 1	WEEK 2	WEEK 3	WEEK 4
DATE	DATE	DATE	DATE
AMOUNT SAVED	AMOUNT SAVED	AMOUNT SAVED	AMOUNT SAVED
PARKED IN	PARKED IN	PARKED IN	PARKED IN
☐ Done	☐ Done	☐ Done	☐ Done

FOUR-WEEK TOTAL

WHERE IT WILL LIVE AFTER WEEK 4

WHAT I NOTICED · WAS THE AMOUNT REALISTIC? WOULD I CONTINUE?

Want the rest of the system? The 2027 Money Reset Pack includes a full sinking-funds tracker, monthly budget and reset pages, a 52-week savings challenge, a no-spend tracker, bills and debt pages, a money-habits grid, and year-end reviews — all in a matching US Letter layout.