

NAME: _____

DATE: _____

ACTIVITY

Savings Fit Check

What + Why: Test which saving system works best when things don't go as planned.

Saving doesn't always happen under perfect conditions. A strategy that works in one situation may not work in another. In this activity, you'll evaluate which saving approach best fits a given profile and consider how plans can adjust without falling apart.

**Instructions:**

1. With your group, read your chosen profile and answer the questions provided.

Be prepared to briefly share your reasoning with the class.

Profile: _____

Identify the Best-Fit Strategy

1. Which saving strategy fits this person's situation best?
 - ☐ Automation
 - ☐ Pay Yourself First
 - ☐ Separating Saving from Spending
2. Why is this strategy the strongest match for this situation?
3. What barrier is present, and how does this strategy reduce reliance on willpower?
4. What is one limitation or trade-off this strategy might introduce?

Profile 1: Aaliyah

Aaliyah works part-time and is paid every two weeks. She plans to save, but when she feels stressed or bored, she spends money on small purchases. By the end of the month, less money remains than she expected.

Profile 2: Mateo

Mateo earns money through freelance tech work. Some months are busy; others are slow. He wants to save consistently, but a fixed amount feels risky when his income varies.

Profile 3: Priya

Priya has a steady weekend job. She sets aside savings at the beginning of the month, but when friends invite her out, she often moves money back out of savings to cover the extra spending.

Profile 4: Jamal

Jamal tried saving a large amount each month, but after an unexpected expense forced him to use it, he stopped saving. Now he feels frustrated and unsure how to restart.