

NAME: _____

DATE: _____

ACTIVITY

Financially Me: My Savings Habits & Strategies

What + Why: Build self-awareness around your saving habits and barriers so you can create systems and goals that actually work for your life.

Understanding yourself as a saver takes more than knowing what you should do. Across this activity, you will examine, design, and reflect on a personal savings approach that connects your habits, barriers, saving systems, and long-term goals to what actually matters to you.

Instructions:

NOTE: This activity is completed in checkpoints across multiple sessions. Only complete the checkpoint your teacher assigns. Each checkpoint builds on the last and connects to what you're learning. Each checkpoint will have a checklist to keep you on track.

1. Be honest. This activity is about your real habits and challenges, not ideal ones. There are no right answers. The goal is genuine self-reflection.
2. Use what you've learned about saving barriers, saving systems, and financial goal-setting to guide your thinking. (Jordan's situation and the accompanying Case Study materials are there as real-life reference points, if helpful.)
3. Revisit and revise earlier answers as needed. Self-awareness grows as you learn more.
4. By the end, aim to have built not just a savings plan, but a clear picture of how your habits, systems, generosity, and goals work together to support your long-term financial stability.

CHECKPOINT 1 — Saving as a Habit

Saving is not a personality trait—it's a habit shaped over time. People save for many reasons (emergencies, future goals, peace of mind, or simply to feel more in control). Understanding why saving matters to you is the first step to making it a habit.

Instructions:

1. Check the statements that best describe you right now.

My Current Saving Habits

- ☐ I save money automatically when I receive it.
- ☐ I usually move money into savings before I spend it.
- ☐ I save a fixed amount from each paycheck.
- ☐ I save a percentage of what I earn.
- ☐ I save money sometimes, depending on what else I want.
- ☐ I usually only save what's left over at the end of each month after I spend.
- ☐ I plan to save, but often forget.
- ☐ I spend first and think about saving later.
- ☐ I rarely think about saving.
- ☐ I avoid checking my savings because it stresses me out.

2. Answer the following quick reflection prompt:

Which of your current saving habits will make it easier or harder to stick to a savings plan in the future? Briefly explain.



This is the end of Checkpoint 1. Wait to begin Checkpoint 2 until directed by your teacher.

CHECKPOINT 2 — Barriers I May Face

Saving consistently isn't just about knowing what to do, it's about following through when stress, pressure, or unexpected situations show up. Consider what might realistically interfere with your savings and what kind of structure would help you stay consistent

The goal of this checkpoint is to show that you can identify the barriers most likely to interfere with your saving and select a system specifically designed to protect against them. The focus is not on what sounds good in theory, but on what will actually hold up when your life gets complicated.

Part 1

Instructions:

1. Identify the barriers that are most likely to affect your ability to save consistently.

Emotional

- ☐ Stress
- ☐ Boredom
- ☐ Self-reward spending
- ☐ Excitement
- ☐ Fear of missing out (FOMO)
- ☐ Impulse buying

Social

- ☐ Peer pressure
- ☐ Comparing myself to others
- ☐ Social media or influencer ads
- ☐ Limited-time sales
- ☐ Friends going out
- ☐ Family expectations
- ☐ Wanting to fit in

Situational

- ☐ Irregular paycheck
- ☐ Emergency expenses
- ☐ Car repairs or transportation issues
- ☐ Medical bills
- ☐ Job loss
- ☐ Unexpected bills
- ☐ Rising prices
- ☐ Receiving unexpected cash (gift/bonus)

Part 2

Instructions:

1. Select a saving system that fits your habits and common barriers, then complete the explanation section.

Select one primary saving system:

- ☐ Pay Yourself First (save before spending)
- ☐ Automatic transfers
- ☐ Separate savings account
- ☐ Fixed amount saving per paycheck
- ☐ Percentage-based saving per paycheck

How will this system continue working for you during stressful or busy months?

What specific barrier does this system protect you from? How?



This is the end of Checkpoint 2. Wait to begin Checkpoint 3 until directed by your teacher.

CHECKPOINT 3 — Balancing Saving, Spending & Generosity

Saving works best when it connects to clear goals and personal values. Help define your direction by setting clear time-based goals and articulating the mindset you want to carry into adulthood.

The goal of this checkpoint is to show that your habits, systems, generosity, and long-term thinking work together to support financial stability.

Instructions:

1. Complete each section with realistic goals and thoughtful reflection on the saving mindset you want to carry forward.
 - Short-Term Goal (0–6 months)
 - Mid-Term Goal (6–24 months)
 - Long-Term Goal (2+ years)

- One way I want to make room for generosity in my life is:
- As I move into adulthood, the most important saving idea I want to remember is:

Submission

Turn in your entire Financially Me: My Savings Habits & Strategies to your teacher once you have finalized your work in Checkpoints 1, 2, and 3.