

Savings Goal and Sinking Fund Planner

Private educational planning worksheet

Turn predictable future expenses and savings goals into dated targets, monthly set-asides, milestones, and review questions.

Savings goal planner

Planning item	Response
Goal name	
Purpose	
Target amount	
Current amount	
Remaining amount	
Target month and year	
Months remaining	
Planned monthly contribution	
Optional one-time contribution	
Where funds are held	
Automatic transfer date	
Review frequency	

Calculation prompts: Remaining amount = target amount - current amount - planned one-time contribution. Approximate monthly amount = remaining amount / number of months.

Milestone tracker

Date	Planned balance	Actual balance	Difference	Notes

Sinking fund table

Examples: vehicle costs, insurance premiums, school expenses, gifts, maintenance, travel, memberships, or professional fees. Do not prefill the table.

Predictable expense	Due date	Target amount	Current amount	Monthly set-aside	Storage location	Notes

Review questions

Review question	Notes
Is the target amount still current?	
Has the target date changed?	
Is the monthly amount realistic?	
Is this short-term cash savings or long-term investing?	
Could using funds early affect an essential obligation?	
Is the transfer automatic?	
What happens after the goal is reached?	
Should the contribution be redirected to another goal?	

Related HonorVale Group resources

- [Savings-Goal Timeline Calculator](#)
- [Automating Savings](#)
- [Sinking Funds for Predictable Expenses](#)
- [Preparing for a Large Purchase](#)
- [Monthly Money Map Worksheet](#)

Topic notice: This planner uses visitor-selected targets and dates. It does not recommend an account, investment, return assumption, contribution amount, or savings priority.

General education only. This worksheet helps organize information and questions. It does not verify entries, interpret documents, determine legal rights or obligations, calculate taxes, recommend products or strategies, establish suitability, predict approval, or replace qualified financial, insurance, investment, credit, tax, accounting, legal, benefits, lending, or business guidance. Review controlling documents and current official information before acting.