PRINTABLE SAVINGS CHECKLIST

The 27.40 Rule: Plan, Test, and Automate Your Savings

Use this practical worksheet to decide whether a $27.40 daily savings target fits your cash flow, choose a transfer schedule, and build a repeatable habit. The target is a planning framework—not an official financial rule or a guaranteed result.

Au sommaire

1 The rule at a glance
2 Before you commit, check affordability
3 Choose a transfer schedule
4 Set up the habit in four steps
5 Your personal decision

The rule at a glance

Set aside $27.40 per day.

The method is about saving $27.40, not earning that amount.

Over 365 days, the contributions total $10,001 before interest, taxes, fees, or withdrawals.

A smaller amount that you can sustain is preferable to a target that causes overdrafts or missed bills.

INFOGRAPHIE *Process diagram showing how to test and automate the 27.40 dollar savings rule within a personal budget*

INFOGRAPHIE *Comparison infographic showing fixed amount, percentage based, and occasional savings methods*

Before you commit, check affordability

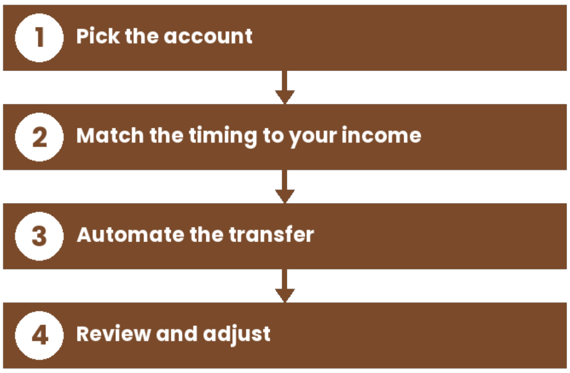
- [ ] **List your essential costs**
  Include rent, food, utilities, insurance, and other necessary household expenses.
- [ ] **Account for required debt payments**
  Do not treat the savings target as more important than required payments.
- [ ] **Allow for irregular expenses**
  Consider costs that do not arrive every week or month.
- [ ] **Review your available cash flow**
  Confirm that the transfer will not leave too little money before your next income payment.
- [ ] **Choose a sustainable amount**
  Adjust the target if $27.40 per day is not consistently affordable.

Choose a transfer schedule

Schedule	Contribution	Best used when
Daily	$27.40	You want the most direct version of the habit.
Weekly	$191.80	A weekly transfer fits your banking routine.
Every two weeks	$383.60	Your income follows a biweekly pay cycle and the timing remains comfortable.

Schedule	Contribution	Best used when
Average monthly	About $833.42	You are paid monthly and can schedule the transfer after accounting for bills.

Set up the habit in four steps



1 **Pick the account**
Choose where the money will be held and keep deposited contributions distinct from any interest or investment growth.

2 **Match the timing to your income**
Use a daily, weekly, biweekly, or average monthly transfer that works with rent, utilities, debt payments, and other bills.

3 **Automate the transfer**
Schedule the contribution through your banking setup when automation is convenient and does not create avoidable costs.

4 **Review and adjust**
Recheck the amount when income, bills, debt, or household responsibilities change. A fixed target is not universal.

! **Keep the calculation in context**
$27.40 multiplied by 365 equals $10,001 in principal contributions. This arithmetic does not account for interest, taxes, account fees, inflation, or withdrawals, and it is not a promise of wealth.

WORKSHEET *Use a visible tracker to record contributions, review progress, and keep the daily target connected to your real budget.*

Your personal decision

The 27.40 dollar rule can turn a distant annual goal into a clear, repeatable action. Start only if the transfer fits after essential costs and required payments; otherwise, lower the amount and focus on consistency.

For educational planning only. The target should be adapted to your own income, expenses, debt obligations, and savings priorities.