

Monthly Budget

Goal: \$1,000

Month: June

1. Calculate Your Daily, Weekly, and Monthly Targets

Daily Target	Weekly Target (Daily x 7)	Monthly Target (Daily x 30)
\$27.40	\$191.80	\$822.00

2. Track Your Daily Spending

Date	Spent	Remaining
6/1	\$23.15	\$4.25
6/2	\$31.40	-\$4.00
6/3	\$15.60	\$11.80
6/4	\$27.90	-\$0.50
6/5	\$18.20	\$9.20
6/6		

Week 1 Total

Week 2 Total

Week 3 Total

Week 4 Total

Month Total

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

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- 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.

HOW TO FIT THE \$27.40 RULE — INTO YOUR PERSONAL BUDGET —

A simple, consistent transfer that builds wealth—one small step at a time.

WHAT IS THE \$27.40 RULE?

Commit to setting aside \$27.40 every week—the equivalent of \$1.37 per weekday—to invest in your future.



THE EQUIVALENT AMOUNTS

Weekly	→	\$27.40
Biweekly (Every 2 weeks)	→	\$54.80
Twice per Month (Semimonthly)	→	\$27.40
Monthly	→	\$119.27

WHY IT WORKS

- ✓ Small enough to be sustainable
- ✓ Creates a habit of paying yourself first
- ✓ Adds up to meaningful growth over time
- ✓ Builds financial discipline and confidence

4 STEPS TO FIT \$27.40 INTO YOUR BUDGET

- AUDIT CASH FLOW**
Review income, essential bills, debt payments, variable spending, and irregular annual costs.
- TEST TRANSFERS**
Try the equivalent weekly, biweekly, or monthly amount for one or two pay cycles.
- AUTOMATE CAREFULLY**
Schedule the transfer after income arrives and confirm the timing does not create a cash shortfall.
- REVIEW MONTHLY**
Check the balance, missed contributions, fees, and changing expenses before continuing or adjusting.

EXAMPLE MONTHLY BUDGET (AFTER FITTING IN \$119.27)

CATEGORY	AMOUNT
Net Income	\$3,000.00
ESSENTIAL EXPENSES	
Housing	\$1,000.00
Utilities	\$200.00
Groceries	\$400.00
Transportation	\$250.00
Insurance	\$150.00
Minimum Debt Payments	\$300.00
PAY YOURSELF FIRST	
Investing – \$27.40 Rule	\$119.27
VARIABLE SPENDING	
Dining, Entertainment, Shopping	\$300.00
Other	\$180.00
IRREGULAR/ANNUAL COSTS	
Set Aside (e.g., car maintenance, gifts, taxes)	\$100.00
TOTAL	\$3,000.00



THE GOAL

Make the \$27.40 rule a non-negotiable part of your budget and your future.



Consistent contributions build momentum.



Time and compounding do the heavy lifting.



Small steps today lead to a more secure tomorrow.



Start with \$27.40. Stay consistent. Grow your future.

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

THE \$27.40 RULE

THREE WAYS TO SAVE \$27.40 PER PAY PERIOD

A small, consistent habit—just \$27.40 every pay period—can grow into meaningful savings over time.

THE RULE
\$27.40
PER PAY PERIOD

Make it automatic. Make it count.

	3 \$ FIXED AMOUNT	3 % PERCENTAGE BASED	3 🎁 OCCASIONAL EXTRA																																				
🎯 HOW IT WORKS	You transfer a set \$27.40 every pay period.	You save a percentage of each paycheck (example: 1%).	You add \$27.40 (or more) when you receive a bonus, refund, or other windfall.																																				
📋 KEY BENEFITS	✓ Predictable transfer ✓ Works well with stable income ✓ May feel tight when expenses rise	✓ Adjusts with each paycheck ✓ Useful for variable income ✓ Annual total is less predictable	✓ Uses bonuses or refunds ✓ Can accelerate a goal ✓ Windfalls are not guaranteed																																				
⚠️ CONSIDERATION	Staying consistent matters most. Automate to build the habit.	Income changes affect the total. Review your rate annually.	Good as a supplement, not a primary plan.																																				
📊 REAL NUMBERS (EXAMPLES)	If You Save \$27.40 Every Pay Period <table><tr><th>Time Period</th><th>Pay Periods</th><th>Total Saved</th></tr><tr><td>1 Year</td><td>26</td><td>\$712.40</td></tr><tr><td>5 Years</td><td>130</td><td>\$3,562.00</td></tr><tr><td>10 Years</td><td>260</td><td>\$7,124.00</td></tr></table> 📈 At 5% annual return: 10 Years = \$9,160.43	Time Period	Pay Periods	Total Saved	1 Year	26	\$712.40	5 Years	130	\$3,562.00	10 Years	260	\$7,124.00	If You Save 1% of Each Paycheck* <table><tr><th>Gross Paycheck</th><th>1% Per Paycheck</th><th>Annual Total</th></tr><tr><td>\$1,500</td><td>\$15.00</td><td>\$390.00</td></tr><tr><td>\$2,500</td><td>\$25.00</td><td>\$650.00</td></tr><tr><td>\$3,500</td><td>\$35.00</td><td>\$910.00</td></tr></table> 📈 At 5% annual return (10 years): \$501 – \$1,170 (range)	Gross Paycheck	1% Per Paycheck	Annual Total	\$1,500	\$15.00	\$390.00	\$2,500	\$25.00	\$650.00	\$3,500	\$35.00	\$910.00	If You Add \$27.40 When You Can <table><tr><th>Windfalls Per Year</th><th>Annual Total</th><th>10-Year Total</th></tr><tr><td>1</td><td>\$27.40</td><td>\$274.00</td></tr><tr><td>2</td><td>\$54.80</td><td>\$548.00</td></tr><tr><td>4</td><td>\$109.60</td><td>\$1,096.00</td></tr></table> 📈 At 5% annual return (10 years): \$296 – \$1,183 (range)	Windfalls Per Year	Annual Total	10-Year Total	1	\$27.40	\$274.00	2	\$54.80	\$548.00	4	\$109.60	\$1,096.00
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THE TAKEAWAY

PRACTICAL CHOICE

Choose the method that protects essential spending and can be repeated without creating new debt.

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*Assuming 26 pay periods per year.



THE TAKEAWAY

PRACTICAL CHOICE

Choose the method that protects essential spending and can be repeated without creating new debt.



INFOGRAPHIC 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

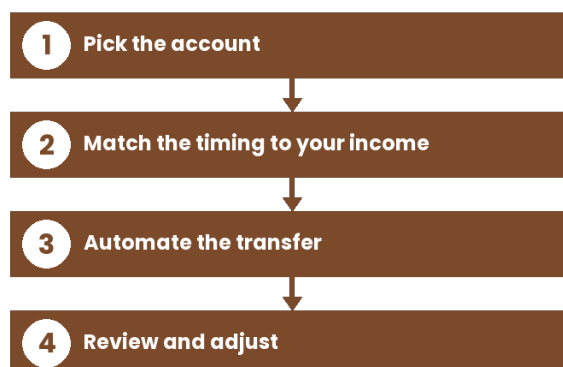
Adjust the target if \$27.40 per day is not consistently affordable.

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.