Cash Reserve 1 - Primary - *Checkbook*

Deposit primary income, pay bills, leave a half-month of expenses cushion before overflow into the Secondary Cash Reserve vehicle.

(You may want to keep the following information in your Checkbook register)

TARGET

Minimum (1/2 month expenses) $__________

Maximum (before spillover to 2nd level) $__________

Monthly additions $__________

Check #	Date	Description (who, what, where, why &/or comments)	Amount (debit/credit)	Balance
		Carry over balance		

Cash Reserve 2 - Secondary - *MoneyMarket*

For emergencies and everyday opportunities within 3 months.
To be used before the Third Level Cash Reserve vehicle.

(You may want to keep the following information in your MoneyMarket register)

TARGET

Goal (3 months of expenses) $__________
Maximum (before spillover to 3rd level) $__________
Monthly additions $__________

Check #	Date	Description (who, what, where, why &/or comments)	Amount (debit/credit)	Balance
		Carry over balance		

Cash Reserve 3 - 3rd Level - *CDs, Annuities*

For emergencies, everyday opportunities and special needs due after 3 months. To be used before the Fourth Level Cash Reserve vehicle.

CD Issue Date ________________ Annuity Issue Date ______________ # _________

TARGET

Goal (3 months of expenses) $__________
Maximum (before spillover to 4th level) $__________
Monthly additions $__________

Item #	Date	Description (who, what, where, why &/or comments)	Amount (debit/credit)	Balance
		Carry over balance		

Cash Reserve 4 - 4th Level - *Specific Goal*

Funding Vehicles

Goal: ____

TARGET

Goal amount needed $__________

Monthly additions $__________

Item #	Date	Description (who, what, where, why &/or comments)	Amount (debit/credit)	Balance
		Carry over balance		