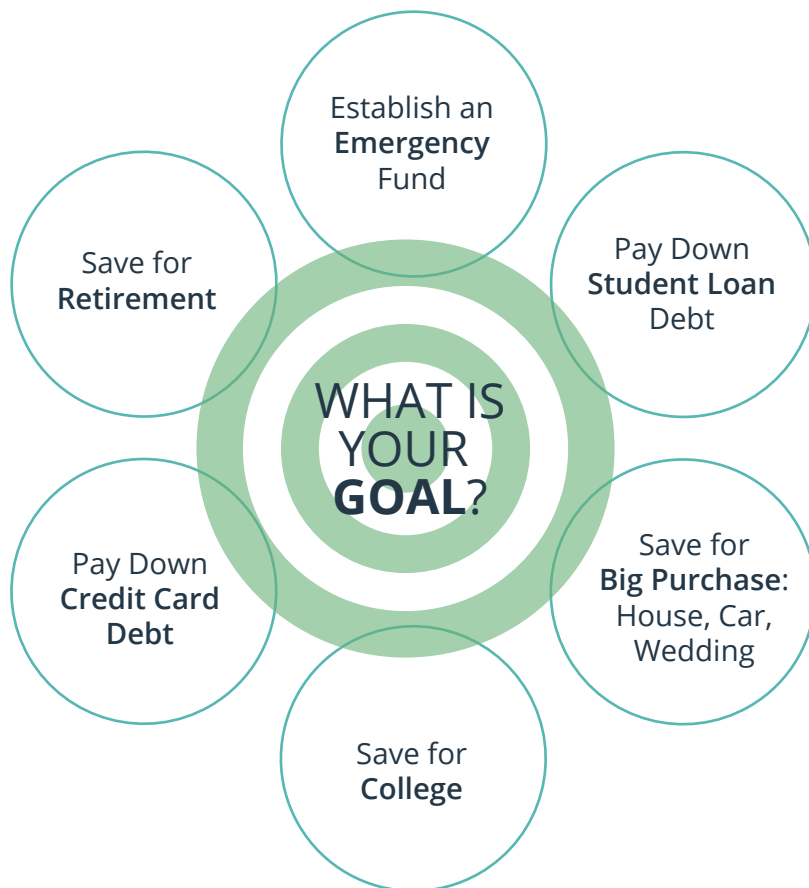


# How Much Should I Save Every Month?

A simple question, right?  
Well, there are a lot of factors at play...



## PRIORITIZE GOALS WITH A TIMELINE:



### LESS THAN **ONE YEAR**

Vacation, Emergency Savings, Holidays, Taxes, Wedding



### LESS THAN **10 YEARS**

New car, Buy House, Home Repairs/ Renovation, College savings, Student Loans



### **LIFETIME** RETIREMENT

## Control Spending: How much should I be paying?

### MORTGAGE:



>29%

### CAR PAYMENT:



>15%

### TOTAL DEBT:



>36%

**Begin Saving:** How much should I be saving? 20% of take home pay.

**Seem Daunting?** Try 50/20/30

**50%**

**ESSENTIALS**

Housing, Food, Utilities,  
Transportation, Child  
Care, Insurance,  
Minimum Debt Payments

**20%**

**SAVINGS**

Retirement Savings,  
savings plans, Additional  
Debt Payments,  
Emergency Savings

**30%**

**FLEXIBLE SPENDING**

Entertainment, Gym  
membership, trips, etc.

**3 Bucket Principal for Savings**

First you fill bucket #1, once that is full, savings begin pouring into bucket #2, then on to the final bucket.



HAVE QUESTIONS? CALL (480) 386-0491



Jim Garber, CFA, AIF  
Co-Chief Investment Officer

Sean R. Balog, CMT, AIF  
Co-Chief Investment Officer

1430 E Missouri Avenue, Suite B220  
Phoenix, AZ 85014

Office: (480) 386-0491

Jim@processdesigncapital.com  
Sean@processdesigncapital.com

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