



My savings progress

Are your current savings likely to reach your goals on time?



How it will help you

See which goals look on track and which may need more attention, so you can make changes early.

How to use this worksheet in three easy steps

1

Choose up to 3 goals, and **write down** the target, what you've saved and your monthly amount.



2

See the **progress result**.



3

Check the **total** and choose one next step.



Short on time? Pick one goal and fill in just that row.

My savings goals

Choose up to three goals that are the most important, most urgent, or already receiving regular savings. They can be ones you've already started or new ones you'd like to begin. For a new goal, enter 0 as saved so far. Not sure of the cost yet? Leave the target blank and make estimating it your next step. If you have completed the [Monthly money check-in](#) worksheet (Chapter 2), you can copy your savings amounts from there.

If a goal will be shared with your spouse, siblings or another family member, record only your household's contribution or clearly note that the target is shared.

Goal	Target amount	Target date	Saved so far	Saving each month	Progress*
	Rp	DD/MM/YYYY	Rp	Rp	
	Rp	DD/MM/YYYY	Rp	Rp	
	Rp	DD/MM/YYYY	Rp	Rp	

* This progress assumes you continue saving the same amount each month. It does not account for investment returns, inflation, fees or future changes in contributions. Progress fills in automatically in Adobe Acrobat Reader. In other PDF apps, type it in yourself.

If your current savings plan is unlikely to reach the target by the target date, the goal may need attention. Costs and savings may change over time, especially for long-term goals such as education or retirement.

What do you notice?

Tick all that apply.

- ☐ At least one goal appears to be on track
- ☐ I may need to save more each month for one of my goals
- ☐ I may need more time to reach one of my goals
- ☐ I don't yet have a clear estimate of what one of my goals may cost
- ☐ I'm not sure my current budget can support all of my goals
- ☐ I may need to prioritise one goal before increasing savings towards another goal
- ☐ I need to confirm contributions from my spouse, siblings or other family members

This worksheet is provided for reference purposes only and is intended as an initial guide to help you better understand your personal and family financial allocation. All examples, assumptions, figures, and calculation results presented in this worksheet are for illustrative purposes only. They should not be considered financial advice or recommendations, nor is this worksheet intended to serve as a marketing or sales tool.

You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Check the total

Total I plan to save towards all goals each month

Rp

Can your monthly budget comfortably cover this? Comfortably means you can save this amount without borrowing, missing essential payments or using emergency savings.

- ☐ Yes Great. Keep going and check again in a few months.
- ☐ No Which goal would you like to focus on first?
- ☐ Not sure Review the [Monthly money check-in](#) worksheet (Chapter 2).

☆ My next step

The goal I will focus on

- ☐ Work out the target amount
- ☐ Increase my regular savings, or add part of a bonus, THR, overtime or freelance income
- ☐ Review the target date
- ☐ Check for other sources of support
- ☐ Get help reviewing the goal

I will do it by

DD/MM/YYYY

Here's an example of how someone might complete the worksheet

Goal	Target	Target date	Saved so far	Each month	Progress
Emergency savings Based on 3 months of essential costs	Rp37.200.000	31/12/2028	Rp8.000.000	Rp1.200.000	On track
Child's university	Rp420.000.000	31/07/2037	Rp35.000.000	Rp2.000.000	May need attention
Care for a parent	Not sure yet	Not sure yet	Rp500.000	Rp500.000	Not enough information

Work out your own emergency savings target with the [My emergency savings plan](#) worksheet (Chapter 2).

What this example shows

This household plans to save Rp3.700.000 each month across three goals. Before increasing contributions, the family should confirm that this total fits comfortably within its budget. Emergency savings appear on track if contributions continue. University may require higher future contributions or other funding sources. Parent care cannot yet be assessed, because costs and how they will be shared have not been agreed.

Next step: Discuss likely care needs with parents and siblings, agree realistic support expectations, and set an initial target, by 31/12/2026.

Illustrative only, and not a recommendation about any savings, investment or insurance product.



Talk it through

You don't have to work through this alone. If you would like help reviewing a goal or working out a target, you can speak with a Sun Life Advisor.

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