PRINTABLES GENIUS SHEET

OUR PRINTABLES ARE TRIED AND TRUE AND BUILT BY PARENTS IN THE THICK OF RAISING KIDS.

We've kept them simple, so you can add your own personal tweaks, and tailor them to your life.

Life with kids is like a constant update, so print them out as many times as you need to change the plan. There's no need to squish in new info and cross old stuff out.

Try these genius tips:

1. Use different coloured pens for different kids if you need to combine everyone on a single chart. Consider following these colours through to everything else (lunchboxes, drink bottles, bags, name tags).

2. Print several at a time and staple/clip together so you have a fresh chart when needed, and you have the old one still there to refer to.

3. Laminate and use a wipeable pen if you need to tick or regularly add your own scribbles to the chart. Handy too for minor tweaks.

4. Establish a "family command centre" to stick up your printables. This way everyone knows where to find the info.

Different ways to display your charts:

- Magnets on the fridge or magnetised board.
- Pegs on string or wire.
- Pins on a pin board.
- Velcro dots on a wall, fabric board, or a carpet square on the wall.
- Use picture frames on the wall and pop your charts into these.
- Think transportable, and slip charts into clear plastic folders and keep a neat stack on your command centre, office, or somewhere visible on the kitchen bench.
- Using a photo album, create a chart book. Make sure everyone can access it when they need to. Make your book look beautiful and easy to spot.

Calculate YOUR RAINY-DAY FUND

Monthly expenses

Rent _____

Utilities (electricity/gas/water) _____

Internet _____

Mobile phone plans _____

Groceries _____

Transport _____

Insurance _____

Childcare/tuition/kids' activities _____

Dept repayments _____

Other (you can include anything else you might want to add, including subscriptions, entertainment, and medical expenses) _____

_____

_____

_____

_____

Unpredictable costs

Optional, but can include estimations for car or home repairs, medical emergencies etc.

_____

_____

_____

_____

Total:

TOTAL/GOAL

A common recommendation is to have three months' worth of expenses saved up, so multiply your expenses total by three to calculate your rainy-day fund.

Goal amount:

9 tips to grow your rainy-day fund

1. First, pay off any debt. Start with high-interest debts like credit cards.
2. Use a budgeting app or spreadsheet to track your spending. Calculate how much should be in your rainy day fund (i.e. three months of expenses)
3. Use a separate account that earns interest, but which allows withdrawals. (Not a term deposit!)
4. Set up automatic transfers to your fund after each payday.
5. Make contributing to your rainy day fund a priority and treat it like any other regular expense in your household budget.
6. Avoid impulse buying and unnecessary expenses – redirect that money into the fund instead.
7. If you get a windfall, e.g. a bonus, tax refund or inheritance, add some or all of this to your fund.
8. Consider taking on extra work to build up your income.
9. Stay motivated and be patient – building a rainy-day fund takes time.

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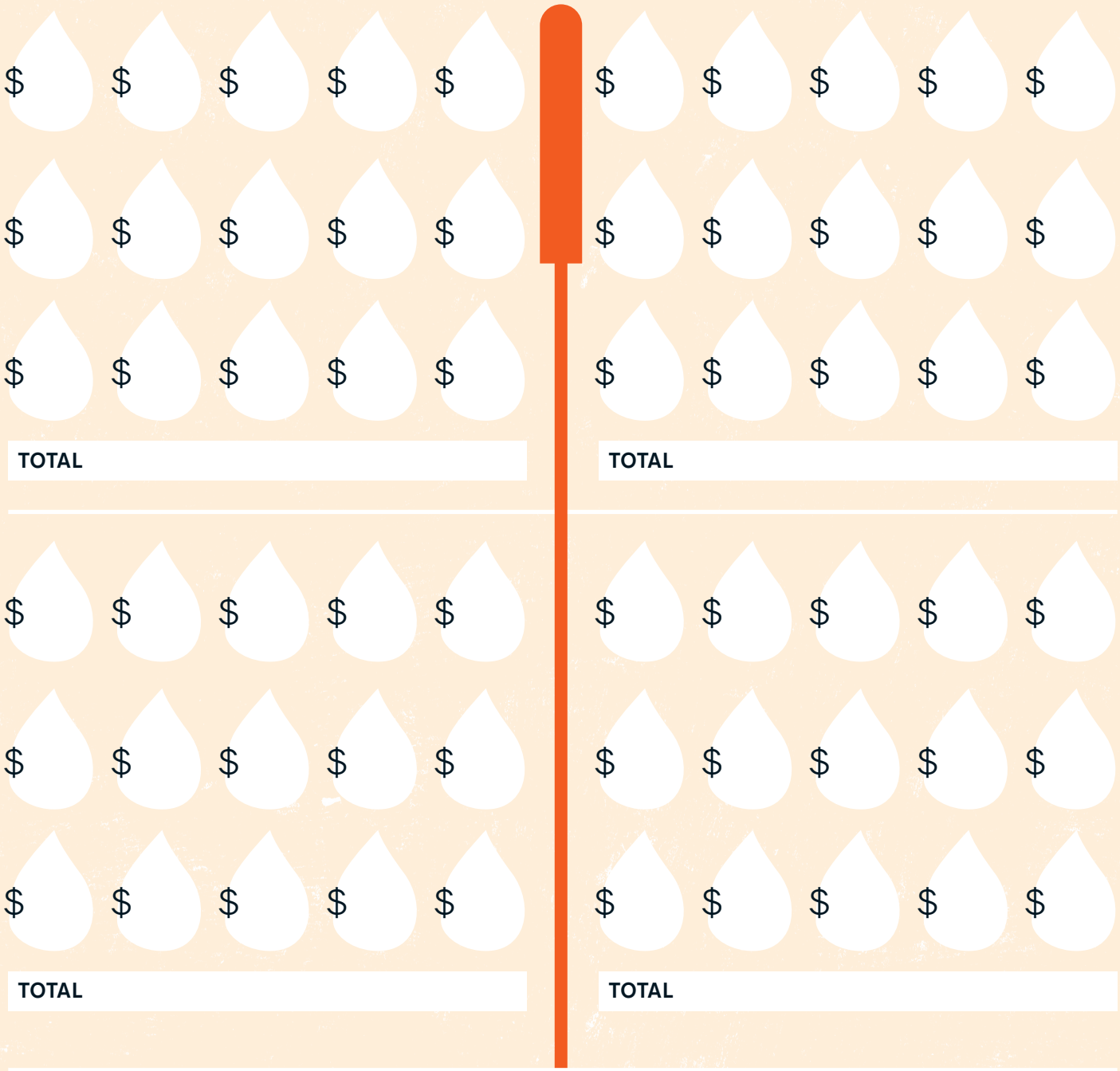
TOTS TO TEENS CHILDHOOD IN AOTEAROA Simplicity

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DROP IT INTO YOUR RAINY-DAY FUND

Month_____ Year_____

Keep your family financially safe drip by drip. Use this template to track any extra savings that you can put aside for your rainy-day fund.



TRANSFER TO THE RAINY-DAY FUND

$_____

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