

Personal Envelope Savings

Assign savings to named purposes and track transfers without confusing them with spending.

USE THIS WHEN

Use this when money set aside for different purposes is being treated as one undifferentiated balance. An envelope is a named portion of money you have already moved or deliberately reserved; it is not a second bank balance.

THE METHOD

- 1

Name the purpose
Give each envelope a specific use and a target date or event.
- 2

Start from real cash
Record the amount actually available after known commitments. Do not count hoped-for deposits.
- 3

Assign and transfer
Write the amount for each envelope; note whether it was moved to a separate account or reserved in the same account.
- 4

Review before use
Subtract a withdrawal from the matching envelope, keep the receipt or reference, and update the remaining amount.

WORKED EXAMPLE

Available to assign	\$1,000 after known bills
Assignments	Repairs \$100; annual fee \$50; gifts \$25 = \$175
Unassigned	\$825 remains; the \$175 is not new cash
Record	Date, envelope, amount, account transfer/reference

WHEN THE METHOD BREAKS

If the account balance and envelope totals disagree, pause new assignments. Check for a missing transfer, withdrawal, or duplicate entry; do not quietly force a match.

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Working sheet / Fill it during the task; keep the source record alongside it.

Name / date / work period

Period / owner

Account(s) used

Cash actually available to assign

Known commitments excluded from that amount

Envelope 1: purpose / amount / target

Envelope 2: purpose / amount / target

Envelope 3: purpose / amount / target

Total assigned / unassigned remainder

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Closeout / Check the result, name the gap, and set the next action.

Which transfers or withdrawals need a record?

Do envelope totals fit the actual available balance? Show the check.

Which envelope needs a change, and why?

Next review date and one action

COMPLETION CHECK

- ☐ Assignments use available cash
- ☐ Transfers recorded
- ☐ Remainder checked

NEXT USE

Keep bank account totals and envelope allocations distinct. This is an organizing worksheet, not an account statement.

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