

# When The Money Target Feels Out of Reach



What do you do if your Money Target doesn't seem doable right now? The good news: You're not alone. Many folks feel adjusting to the target percentages is too much too fast. The great news: The fix is easy and is designed to move at a manageable pace.

01

## Review Your Spending

Look at your historical spending to see how to allocate your percentages.

02

## Calculate Your Typical Percentages

Compare the percentages from your historical spending to the Money Target standards.

03

## Slowly Close the Gap

Don't force yourself to hit the target percentages on day one! Over the course of two years aim to shift your income and your allocations.

04

## Notice Any Financial Strain

If you hit a ceiling where adjusting further feels too tight, pause for a quarter before reassessing. Progress isn't about speed; it's about sustainability.

The Money  
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