

The Daily Earner's ₹Savings Ledger

A one-page system to split, track and grow whatever you earn today — whether it's ₹300 or ₹3,000.
No bank jargon, just a daily habit.

रोज़ की कमाई का हिसाब, रोज़ की बचत की शुरुआत

1 SPLIT EVERY DAY'S EARNING — THE 70 / 20 / 10 RULE



TODAY'S JAR

Food, travel, rent, family's daily needs — spend this one guilt-free.



SAFETY JAR

For rainy days — illness, no work, festival, machine repair.



GROWTH JAR

Untouched. Moves to RD / bank / gold — becomes next year's cushion.

Golden rules

- Save the moment you earn — before you spend, not after.
- Small and daily beats big and "someday." ₹20 daily = ₹7,300 a year.
- Keep the Safety Jar equal to at least 15 days of your normal expenses.
- Never touch the Growth Jar for daily needs — move it out of reach same-day.

2 THIS WEEK'S LEDGER — FILL IT IN EVERY EVENING

DAY	EARNED (₹)	SPENT (₹)	SAVED (₹)	IN SAFETY JAR	IN GROWTH JAR	RUNNING SAVINGS
Mon						
Tue						
Wed						
Thu						
Fri						
Sat						
Sun						

30-Day Savings Streak

Colour one circle every day you save something — even ₹10. Watching the streak grow keeps the habit alive.



Where to keep the Growth Jar money



Jan Dhan bank account — free, zero balance

Safest first step. Money is protected and you can withdraw anytime with your card.



Post Office / Bank RD — small fixed amount monthly

Locks in discipline, pays interest, matures in 1–5 years for a real goal.



Cash at home — last resort only

Easy to spend by mistake, no interest, and unsafe. Fine only for a few days' buffer.