



**FIRST
GUARANTY
BANK®**

Savings Goals

Identify the expense you might need in the future. Estimate the cost and when you think you'll need to have the financial resources pulled together. Also think of other ways to get the item — perhaps using savings and credit, or finding less expensive alternatives.

Expense	Estimated Cost	When You'll Need the Money	Savings Goal (Daily, weekly or monthly)	Other Ways to Get the Item