

Table 7

Harold and Maude Stevens  
Bucket Strategy

	Debt (\$)	Emergency	Investments (\$)
		Savings (\$)	
Point A (\$)	9,000	9,000	50,000
Year 1 Allocation (%)	50	25	25
Year 1 Allocation (\$)	9,000	4,500	4,500
Year 1 Balance (\$)	0	13,500	54,500
Year 2 Allocation (%)	NA	50	50
Year 2 Allocation (\$)	NA	9,000	9,000
Year 2 Balance (\$)	0	22,500	63,500
Year 3 Allocation (%)	NA	NA	100
Year 3 Allocation (\$)	NA	NA	18,000
Year 3 Balance (\$)	0	22,500	81,500