



The challenge for January is to save \$5 every day.

There are lots of different ways you can do that, including:

- working through your budget
- meal planning
- taking your lunch to work
- skipping drive thru coffee

Just to name a few.

The challenge this month is to find \$5 a day, which equals \$155 at the end of the month.

Use the tracker to visualize your progress.



Category:

Balance:



Bal	\$ -/+	Description:	:əteD	Bal	\$ -/+	Description:	Date:







The challenge for February is to not eat out the whole month.

Food is usually the biggest category besides housing and we don't even realize it!

The biggest and easiest way to save money on food is to stop eating out and meal plan.

This month, I want you to plan your meals so you will not have an excuse to go through drive-thru.

If you are like me, you could easily save \$300+ this month by not eating out.

Use the tracker to visualize your progress.

	40			11	O	
Na	Eating Out	t Chi	allev)))	ige		
		((($\sum_{i=1}^{n}$		MAG	
++- \$ Bal	Description: Ilance:	Bate:	Bal	\$ -/+	Description: Category:	Date:





The challenge for March is to save dollar bills and mark them out on the bingo tracker.

Set a goal of \$300 and mark them out as you go.

Fill the whole board or stop at your goal.

Use the tracker to visualize your progress.





Bal	\$ -/+	Description:	:əteD	Bal	\$ -/+	Description:	Date:



SAVING FOR:	GOAL:
-------------	-------

\$5	\$10	\$20	\$5	\$10	
\$5	\$5	\$10	\$10	\$10	
\$5	\$20	\$50	\$10	\$20	
\$10	\$10	\$20	\$10	\$10	
\$5	\$10	\$5	\$20	\$5	



The challenge for April is to save money by not buying drinks. So only drink water this month.

You will likely lose weight and gain money!

If you don't spend money on coffee, tea, soft drinks, energy drinks, ALCOHOL;) and everything else, you can easily save \$3-\$5+ per day.

Take what you would spend and put it in your savings envelope!

Use the tracker to visualize your progress.



Category:

Balance:



Bal	\$ -/+	Description:	Date:	JeB	\$ -/+	Description:	:916D

No Drinks Challenge



SAVING FOR:	GOAL:
-------------	-------



MAY'S CHALLENGE

The challenge for May is to save \$10 per day.

That equals \$310 for the month. So just like the \$5 per day challenge, see what you can cut and save to reach this goal.

This could be as simple as taking your lunch to work everyday or selling things you don't use.

Make a list of ideas to save the money and get to work:)

Use the tracker to visualize your progress.





Balance:

Category:

Bal	\$ -/+	Description:	Date:	Bal	\$ -/+	Description:	:əteC		









The challenge for June is to do a no-spend challenge. This could be two weeks to the whole month.

It can be whatever you want it to be.

It could mean not spending any money on anything, including food, or not spending on "extra" like clothes and wants.

It's up to on how you want to do it.

Set a savings goal for the month and then challenge yourself to cut somethings out to reach that goal.

Use the tracker to visualize your progress.





Description: Description: Bal \$ -/+ Bal \$ -/+ :916C :916C Category: Balance:





JULY'S CHALLENGE

The challenge for July is to save for Christmas!

I want your goal this month to be at least \$500.

There are lots of ways to do this, including finding room in your budget, cutting expenses, and selling things.

This way you will be ready for Christmas long before it's here so you can find deals ahead of time!

Use the tracker to visualize your progress.



Certegory: Category: Categ								
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal			•			•		
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal		•		•	•		•	
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal								
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal	•					•		
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal		•		•	•		•	
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal								
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal			•					
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal		00		0 00	•		•	
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Image: <td></td> <td>Chri.</td> <td>stmas Cr</td> <td>hallen</td> <td>je</td> <td></td> <td></td> <td>_</td>		Chri.	stmas Cr	hallen	je			_
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Image: <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Image: <td></td> <td>•</td> <td></td> <td>•</td> <td>•</td> <td></td> <td></td> <td></td>		•		•	•			
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Image: <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Date: Description: +/- \$ Bal Image: <th></th> <th></th> <th>· ·</th> <th>,</th> <th></th> <th></th> <th></th> <th></th>			· ·	,				
WADE EASY		•		•	•		•	
WADE EASY								
WADE EASY								
WADE EASY								
WADE EASY								
WADE EASY	คลเ	\$ -/+	:nescription:	:9ĵ6:	1- \$ Bal	+ :uondu	Desci	:9ĵ6'
Category: Balance:				•			•	
	spobpme		:00	Balanc		:stegory:	C	





The challenge for August is to save money by finding free activities.

So this is a no-spend challenge on activities.

Come up with a list of ideas for each weekend that your familiy can do without spending any money.

This can include:

- Going to the Library
- Parks
- Playing games at home

Make it fun so you aren't miserable and save the money you would have spent on entertainment.

Use the tracker to visualize your progress.



$\overline{\mathbf{Y}}$									\checkmark
	J								
	Fre	re Fun (Chal	leng	e				
Ţ		X							
Y									
J68	\$ -/+	:rnoitqino:	səq	Date:]68	\$ -/+	:noit	Descrip	Date:
ASVE EQUA			alance:				:εδοιλ:		



EPTEMBER'S CHALLENGE

The challenge for September is to sell everything! Start cleaning out your closets and get to work selling clothes and things you don't need anymore.

Set a goal for what you want to earn and declutter your house while you are at it.

Find ways to sell the items, whether it's a yard sale, consignment store, Facebook, eBay, or Craigslist.

Use the tracker to visualize your progress.



Balance:

Category:

Bal	\$ -/+	Description:	:916C	Bal	\$ -/+	Description:	Date:





CTOBER'S CHALLENGE

The challenge for October is to do a pantry and freezer challenge.

This means, making a list of everything you already have and meal plan around those items.

This will save you tons at the grocery store. You may have to buy some ingredients to complete the meal, but you may not have to buy anything at all.

Use the tracker to visualize your progress.



	0		0		0		0		0		0		0	
										0	0			0
C	U	Pa	o ntro	, Ch	Lall	lenge	2	$\overline{}$			0			0
	\cup			0	U	0		\bigcirc	C				0	0
									C				0	
	0	0	0	0	0	0	0	0						0
				\cap		\bigcirc		$\bigcap_{i=1}^{n}$		\cap				
Je	28 \$	-/+	:uoj:)escript]	Date:	Bal	\$ -/+		:ription:	Desc	iə;	БŪ	
LEASY CONTRACTOR				:0	oonele	8			:A:	Catego			0	





The challenge for November is to buy generic.

Generic food and items are just as good as name brand. I want you to challenge yourself to buy as much as possible in generic form to save money.

Use the tracker to visualize your progress.





Balance:

Category:

lea	\$ -/+	Description:	:916D	Bal	\$ -/+	Description:	Date:









The challenge for December is to not use any credit cards.

I would prefer you use cash only but you can use debit.

This is the time of year that people rack up tons of new debt and I want you to avoid that this year.

This will save you on average around 15%.

So I want you to save 15% of whatever you spend (outside of your regular bills) for this month.

Use the tracker to visualize your progress.







R				J R		ð		X
lea	\$ -/+	secription:	De	Date:	JeB	\$ -/+	Description:	Date:

MADE EASY

Category:

Balance:



