



Certificate of Completion

THIS IS PRESENTED TO



for completing the TBM Savings Challenges in 2020

Money Saved in 2020

Savings Challenges in 2020

SAVINGS TRACKER

In each box, list the amount you saved each month after completing the savings challenges.

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER

I was able to save...

after completing the savings challenges in 2020!

framing

January



BALANCE	+ / - \$	DESCRIPTION	DATE

[illegible]

AMOUNT:

CATEGORY:

Christmas

Christmas

[illegible][illegible]

AMOUNT:

GOAL DATE:

Christmas Goal

This savings challenge is all about preparing for Christmas.

There is no better time to start saving for Christmas in 2020 than now. Here is how the challenge works.

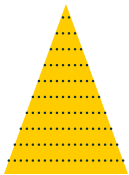
- Look at your past spending from last Christmas. How much did you spend? Use that as an estimate to come up with your Christmas goal in 2020.
- Write down the amount you want to save.
- Take that goal amount and divide by the number of months you have to save. I will be using 11 months because I would like to have my cash saved by November.
- Set that money aside into your Christmas Cash Savings Envelope every month or every paycheck. If you are getting paid more than once a month, take the monthly amount you came up with and divide it by the number of paychecks you receive every month. That will tell you how much money to set aside every paycheck.
- Use the Christmas Budget Worksheets provided in this challenge!

A	1
B	2
C	3
D	4
E	5
F	6
G	7
H	8
I	9
J	10
K	11
L	12
M	13
N	14
O	15
P	16
Q	17
R	18
S	19
T	20
U	21
V	22
W	23
X	24
Y	25
Z	26

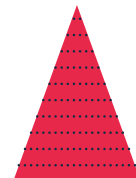
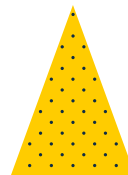
Jolly Cash Envelope

This cash envelope challenge is all about an alphabet key and a 5-letter word. Here's how it works.

- Pick one 5-letter word. In the spirit of the challenge, I will be using the word JOLLY.
- Use the alphabet key provided on this worksheet to save the dollar amount corresponding to the five letters in your word. Save that amount every Friday.
- For example, my word is JOLLY. Using the key below:
J (\$10) | O (\$15) | L (\$12) | L (\$12) | Y (\$25)
 - I would save \$10 the first Friday, \$15 the next Friday, etc. Take the amount you are supposed to save and put it in your Cash Savings Envelope.
 - For example, by the end of the month using my word JOLLY, I will have saved \$74 from my cash envelopes.
 - You can pull the cash from any envelope.
 - If you feel the savings amounts are too small, double the number.



CHRISTMAS *Budget*



TOTAL BUDGET

SAVINGS PLAN

There are _____ months until Christmas. I must save
\$ _____ each month to reach my savings goal.

DECORATIONS

ITEM

BUDGET

TOTAL:

CHRISTMAS FOOD

ITEM

BUDGET

TOTAL:

GIVING

ITEM

BUDGET

TOTAL:

CHRISTMAS CARDS

ITEM

BUDGET

TOTAL:

TRAVEL

ITEM

BUDGET

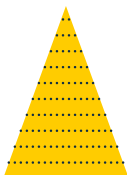
TOTAL:

OTHER EXPENSES

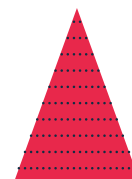
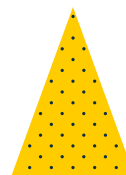
ITEM

BUDGET

TOTAL:



CHRISTMAS *Gift Budget*



TOTAL GIFT BUDGET

FAMILY

WHO?	WHAT?	PRICE?	WRAPPED?	WHO?	WHAT?	PRICE?	WRAPPED?
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>

TOTAL FAMILY BUDGET: _____

FRIENDS

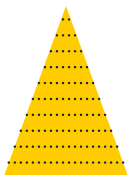
WHO?	WHAT?	PRICE?	WRAPPED?	WHO?	WHAT?	PRICE?	WRAPPED?
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
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_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>

TOTAL FRIENDS BUDGET: _____

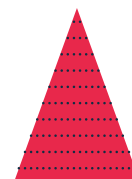
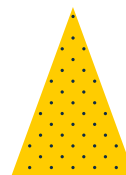
ACQUAINTANCES

WHO?	WHAT?	PRICE?	WRAPPED?	WHO?	WHAT?	PRICE?	WRAPPED?
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	_____	_____	_____	<input type="checkbox"/>

TOTAL ACQUAINTANCES BUDGET: _____



CHRISTMAS *Card List*



FAMILY

NAME	ADDRESS	MAIL/IN PERSON	REC'D	SENT
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
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			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>

FRIENDS

NAME	ADDRESS	MAIL/IN PERSON	REC'D	SENT
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
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			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>

ACQUAINTANCES

NAME	ADDRESS	MAIL/IN PERSON	REC'D	SENT
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>
			<input type="radio"/>	<input type="radio"/>

frankq3£

February

[illegible][illegible]

AMOUNT:

CATEGORY:

Turn Your Commute into Savings

The goal of this challenge is to turn driving time into savings time!

Here is how the challenge works:

- How many miles do you drive to work? Take the number of miles to & from work, and double it. For example, if you drive 6 miles to work, and 6 miles back home, that's 12 miles total. Double that, and you get 24.
- Pick a day every week, and save that amount. It can be any day, and you can choose if you want to save cash from your envelopes, or any other form of income. Maybe you sell something from your home. You can choose to use that income to save for this challenge.
- Use the Commute Log attached to this challenge to track your miles.

Customize the Challenge

Are you self-employed? If you don't have a regular commute each morning, use the first drive of the day. For example, maybe you have to drop your kids off at school. Take the number of miles to and from the school, and double that.

\$25 - a - Week

The goal of this challenge is to save \$25 every week from your cash envelopes.

It doesn't matter which cash envelopes you pull the \$25 from. You can choose to take any amount from any envelope, any day.

For example, maybe you take a few dollars from your food envelope on Monday, another \$5 from your clothing envelope on Wednesday, and the remainder from your fun envelope on Saturday. The goal, by Sunday, you should have \$25 moved over to your Savings Cash Envelope.

For this challenge, use the Cash Calendar provided to document how much cash you have saved into your savings envelope. If you want to track all the details, make sure you also write down which envelope you took it from on your calendar.

For tracking your savings, make sure to write down the savings on the cash envelope you took the money from and the amount. That way, you have an updated total on your budget cash envelopes with how much you still have to spend from that envelope. Also, track the savings transaction on your cash expense tracker, so you can count that savings transaction when closing out your budget.

ყრამის

March

[illegible][illegible]

AMOUNT:

CATEGORY:

Pack - A - Lunch

Get ready to meal plan, in a small way.

We often think about creating meal plans for dinners, but so much of our food budget is regularly eating out for lunches.

Here is how the challenge works:

- The goal of this challenge is to pack a lunch every single day. That means you need to have a meal plan.
- Use the attached meal planning printable to plan not only your lunches but for your dinners too! Think leftovers!
- Use the provided links in this challenge to see some of my favorite bulk prep lunch ideas on Pinterest!

Customize the Challenge

- If you want to get really serious about saving the most on lunch purchases, try eating at home for lunches on the weekend too!
- Even though eating something different every day keeps things interesting, try looking for recipes that you can bulk make on Sundays.

Pack - A - Lunch

SUNDAY

B	
L	
D	

MONDAY

B	
L	
D	

TUESDAY

B	
L	
D	

WEDNESDAY

B	
L	
D	

THURSDAY

B	
L	
D	

FRIDAY

B	
L	
D	

SATURDAY

B	
L	
D	

NOTES

SNACKS

S	
M	
T	
W	
Th	
F	
S	

grocery
list

DAIRY

PRODUCE

MEAT

FROZEN











































DRY GOODS

OTHER

The \$1 Challenge

Welcome to this month's cash envelope savings challenge. The goal of this challenge is to save EVERY \$1 that you come across! Make sure to save them in your Cash Savings Envelope!

How many \$1 did you save each day?

SUN	MON	TUES	WED	THUR	FRI	SAT
						
						
						
						
						
						

madh

April



BALANCE	+ / - \$\$	DESCRIPTION	DATE

[illegible]











































AMOUNT:

CATEGORY:

Even Number

Welcome to this month's cash envelope savings challenge. The goal of this challenge is to save \$5 every EVEN day this month.

Use this calendar to track the even days you need to save!

SUN	MON	TUES	WED	THUR	FRI	SAT
						
						
						
						
						
						

Sell Your Clothes



I challenge you to sell at least five items of clothing this month! Use the cash you make to put towards your number one savings goal.

Make sure to check out the included links for this challenge for two helpful articles on how to sell on my two favorite platforms: Mercari and Facebook Marketplace.

Note: In my experience, Poshmark is a great platform to sell high-end brands that are in excellent shape. Mercari is a great platform to sell more of your everyday brands, and Facebook is terrific to sell bigger house items.

Sell Your Clothes

[illegible]

ကလေး

May

[illegible]

BALANCE	+ / - \$	DESCRIPTION	DATE

AMOUNT:

CATEGORY:

Water Challenge

I challenge you to complete the water challenge.

Here's how the challenge works:

There is no spending AT ALL on unnecessary flavored drinks, coffee, or liquor.

If you are like me, this challenge is beneficial in TWO ways. Saving money and staying healthy. If you struggle with drinking water, this challenge will help!

Avoid being tempted to buy a can of soda or a bottle of juice just for the sake of it. Avoid trips to Starbucks, no matter what limited drink they are offering! No soda, no beer, no wine, no juice, etc. To make this challenge easier, make accepting a free drink within the rules.

Doing this in the past, I found that it helps to have a dedicated water bottle for this challenge. Find a favorite, and only use that for this challenge!

Water Challenge

Color in a water bottle every day you complete the water challenge!













































*hey you,
drink some water!*

\$20 Mondays

Welcome to this month's cash envelope savings challenge. The goal of this challenge is to save \$20 from any cash envelope every Monday!

Use the calendar below to track the Mondays you need to save!

SUN	MON	TUES	WED	THUR	FRI	SAT
						
						
						
						
						
						

3mrf

June

[illegible]

BALANCE	+ / - \$\$	DESCRIPTION	DATE

AMOUNT:

CATEGORY:

Random Sunday

Welcome to this month's cash envelope challenge! This challenge is a little different, and here's how it works:

- Use the attached random number printable and cut out each square that has a number.
- Every Sunday, put all of the random numbers into a hat. Draw one number from the hat.
- Save the amount listed on the square you picked.
- You can pull the cash from any envelope(s).

Customize It

If you want to challenge yourself more, feel free to double the amount on the square you picked, or pick two squares every Sunday!

Random Sunday

Cut out each square and use them for the "Random Sunday" Savings Challenge.

\$4	\$26	\$6	\$27	\$35
\$32	\$10	\$12	\$30	\$13
\$14	\$19	\$38	\$29	\$18
\$5	\$11	\$21	\$22	\$23
\$37	\$25	\$33	\$20	\$28
\$16	\$7	\$31	\$9	\$24
\$34	\$8	\$36	\$15	\$17

Summer at Home

You don't need to spend money to have fun. With the warmer weather, I challenge you to focus on having fun at home.

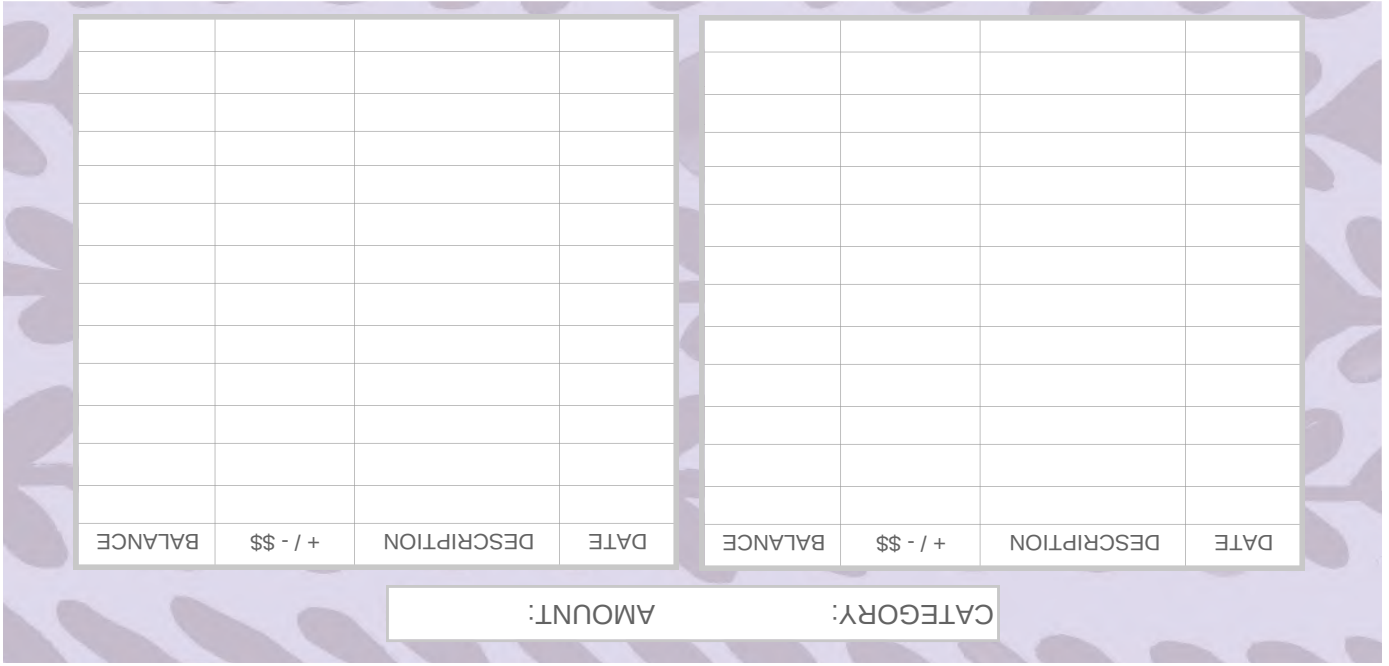
You can also look for free activities in your community.

Make sure you read the attached article for this challenge, where I give you some unique and fun activities that you can do at home!

Free Summer Activity Ideas:

- Check with your city pool for free swim days
- Spend an afternoon at the park
- Make a new recipe with your kid(s)
- Make a time capsule
- Have a garage sale (each person in the house sells their own items, the one who sells the most wins!)
- Take your board games outside
- Go on a nature hunt in your backyard
- Start a new scrapbook

July

A graphic for the month of July. The word "July" is written in a large, dark blue, cursive script font, centered on the page. The background is a light lavender color with a repeating pattern of stylized, light purple leaves or branches. In the bottom right corner, there is a circular logo with a dark blue outer ring and a light orange inner circle. Inside the inner circle, the letters "fbm" are written in a dark blue, sans-serif font, with a small "TM" trademark symbol below it.

CATEGORY: AMOUNT:

CATEGORY: AMOUNT:

Serial Number Challenge

This month's cash envelope savings challenge is all about the cash you ALREADY have. Here is how it works:

- On July 1st, pick a number 0–9.
- Every Saturday, check all of the bills you have in your cash envelopes.
- Save the bills whose serial number ends in the digit you have chosen.

Customize It

If you have a lot of bills that end in your chosen serial number, take the amount of all your matching bills and save half that.

If you have no bills that end in your chosen serial number, I challenge you to save \$5!



A vertical decorative element on the left side of the page, consisting of two parallel columns of stylized, overlapping leaf or branch shapes in a muted purple color.

Unsubscribe Challenge

Investigate all subscription services you are paying for and unsubscribe from all that you no longer need or aren't utilizing.

Use the attached Subscription & Membership tracker to list out all of your subscription expenses. These can be monthly, quarterly, or yearly subscriptions.

Even if you don't plan on cancelling all of them, make sure you write all of them down so you don't forget about the payment due.

If you are having a hard time locating the subscriptions you have, make sure you go through bank and credit card statements.

Some common subscription services to look for are:

- Phone Apps
- Netflix
- Hulu
- Spotify
- Gym Membership
- Online Magazine Subscriptions
- Subscription Boxes
- Newspaper Subscriptions

Unsubscribe Challenge
Subscription & Membership Tracker

[illegible]

გონიერ

August

[illegible][illegible]

AMOUNT:

CATEGORY:

Freezer & Pantry Challenge

The goal for this savings challenge is to take advantage of what you already have on hand in your refrigerator, freezer, and pantry. Using what I already had at home before going to the grocery store helped me save the most on my food budget.

Make sure you read the attached article about the Freezer & Pantry Challenge to start decreasing your food budget this month!

Also, use the attached Pantry & Freezer Inventory checklist to document what you already have on hand!

This challenge has many benefits that don't have to do with saving money. For example:

- It gives you the chance to declutter, which will make you more productive.
- Eating what you already have reduces waste. Instead of throwing out the old bananas, make banana bread. Taking inventory also makes you more aware of expiration dates.



Freezer & Pantry Challenge

[illegible]



Freezer & Pantry Challenge

[illegible]

Save 10%

Welcome to this month's cash envelope savings challenge. Have you ever heard you should save 10% of what you make? Well, this challenge is all about 10%!

Here is how it works:

- Each paycheck, I challenge you to save 10% of each one of your cash envelopes!
- Use what's in your cash envelopes the day you get paid to determine the 10%.
- Use the attached Paycheck Savings tracker to list the day you get paid, how much you have in your cash envelopes at the time you receive your paycheck, and the amount of cash you are saving from each one (10%).
- The cash envelopes you save from should only include your variable spending budget envelopes, not any of your savings envelopes (ex: saving funds.)

Customize It

If you are short or feel like you won't have enough in your cash envelopes after saving the 10%, save 5% instead.

Save 10%

Pay Date:

[illegible]

Pay Date:

[illegible]

Pay Date:

[illegible]

Pay Date:

[illegible]

Pay Date:

[illegible]

Pay Date:

[illegible]

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September

[illegible][illegible]

AMOUNT:

CATEGORY:

Add \$1 Challenge

Welcome to this month's cash envelope savings challenge.

Tracking your spending can be very eye-opening. For this challenge, you will need to track your cash purchases. Here's how it works:

- Every time you make a cash purchase, add \$1 to your savings cash envelope.
- To make things easy, save your receipts throughout the day. When you get home, add \$1 to your savings envelope for every receipt.
- Use the attached expense tracker to track all of your cash spending, and check the box if you saved \$1 each time.
- For tracking purchases, let's use this example:

Let's say you went to McDonald's and got an ice cream cone. You would save the receipt in your food cash envelope, and when you go home, you will log that transaction in two places.

- Your food cash envelope, so you have an updated balance for your spending at all times.
- Your cash expense tracker. You can either use the tracker provided in this challenge or one that you already have.
- Once you log the transaction, you would save \$1 from your food envelope (since that is the envelope you used for the cash purchase).

Add \$1 Challenge

[illegible]

Make Your Coffee at Home

This savings challenge was so popular last year; we had to do it again!

I challenge you to make all of your coffee at home. That's right! No coffee stops, no Starbucks, no coffee runs on your way to work, nothing.

Look for ingredients you can buy at the store for the month, and save some money by making your coffee at home!

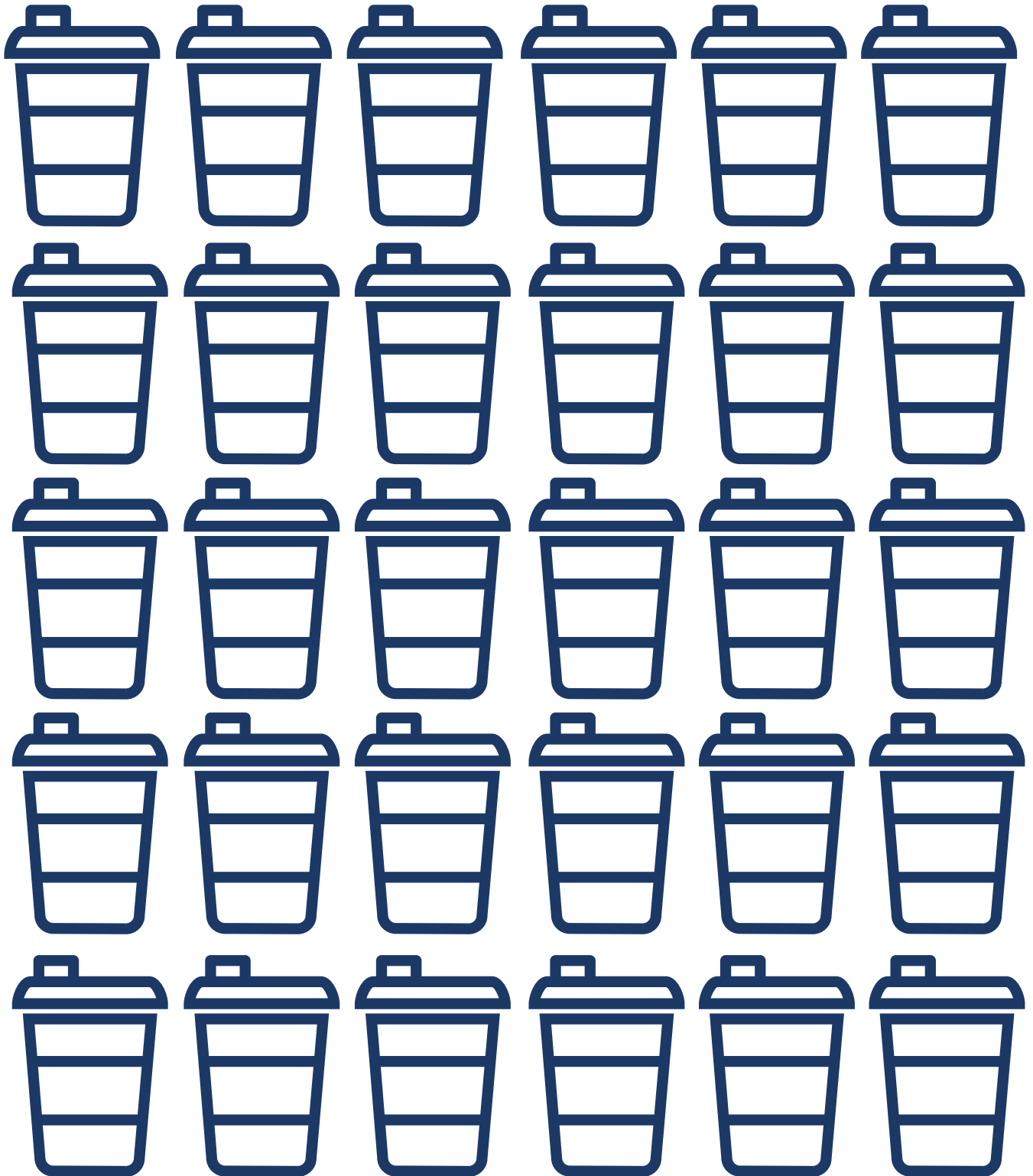
One of the things I love about this challenge is it forces me to discover new creamers at the store. I stock up on coffee and creamer at the beginning of the month or during my first shopping trip of the month.

Save Even More...

Want to bring this savings challenge to the next level? I challenge you only to shop & use generic or store brands for your coffee and creamer!

Make Your Coffee at Home

Color in a coffee cup every day you complete the savings challenge!



အခုတော့

October

[illegible]

BALANCE	+ / - \$ \$	DESCRIPTION	DATE

AMOUNT:

CATEGORY:

Treat-Yourself

[illegible]

Treat-Yourself

Welcome to this month's cash envelope savings challenge. This challenge is all about knowing what you WANT vs NEED.

If I saved a \$1 for every time I asked myself, "Do I need this or, do I want it?" on my financial journey, I would be a millionaire by now!

Sometimes, these two things feel and seem like the same thing. But they are not.

A WANT is a desire to possess something.

A NEED is required for survival or is essential. Needs include things like water, food, clothing, and shelter.

Here is how it works:

- Every time you buy a WANT using your cash envelopes, put 30% of that total cost into your savings cash envelope.
- The 30% cash you save should come from the same envelope you used to buy the WANT.
- At the end of the month, use 10% of your cash savings envelope to treat-yourself.
- Use the attached Want vs Need tracker to track how much you save this month.

Count Your Shoes

Who doesn't love shoes? This savings challenge is all about earning extra cash and saving money at the same time.

- On the first day of the month, go through ALL of your shoes, and I challenge you to sell two pairs that you no longer want or need. You can use the same selling platforms from the "Sell Your Clothes" Challenge.
- With the pairs you have left, add them up and double that amount.
- Save that amount every Monday.
- For example, if I have 15 pairs of shoes after selling the pairs I no longer want, I would double that amount and come up with 30. I would then save \$30 every Monday.
- You don't have to use the cash from your cash envelopes for this challenge. Feel free to use any income you have, and if you need to, you can always sell a couple more pairs to come up with the saving amount you need for the challenge.
- Use the "Count Your Shoes" Worksheet attached to this challenge!



Count Your Shoes

How many total shoes am I starting with? _____

List the shoes you sold and how much you made from each sale in the boxes below.

How many shoes are you left with? _____

Double it.



--

I will save _____ every Monday!

အကျဉ်းချုပ်

November



BALANCE	+ / - \$\$	DESCRIPTION	DATE

[illegible]

AMOUNT:

CATEGORY:

One - Ten Challenge

Welcome to this month's cash envelope savings challenge. It's time to save a little bit of cash every single day!

Here is how it works:

- Use the attached One-Ten worksheet to save cash from your envelopes every day. For example, On November 1st, you will save \$1. November 2nd, you will save \$2, etc.
- As you can see, the amount you deposit every day is always one through ten, and then it repeats itself starting on day 11, etc.
- If you completed this challenge in November, you would have saved \$166 in cash from your envelopes.

Customize It

If you are working with a really tight budget, use 1-5.

For example, instead of have the amount you deposit one through ten, have it be one through five.

One - Ten Challenge

DAY	DEPOSIT	BALANCE	DONE
1	\$1	\$1	<input type="checkbox"/>
2	\$2	\$3	<input type="checkbox"/>
3	\$3	\$6	<input type="checkbox"/>
4	\$4	\$10	<input type="checkbox"/>
5	\$5	\$15	<input type="checkbox"/>
6	\$6	\$21	<input type="checkbox"/>
7	\$7	\$28	<input type="checkbox"/>
8	\$8	\$36	<input type="checkbox"/>
9	\$9	\$45	<input type="checkbox"/>
10	\$10	\$55	<input type="checkbox"/>
11	\$1	\$56	<input type="checkbox"/>
12	\$2	\$58	<input type="checkbox"/>
13	\$3	\$61	<input type="checkbox"/>
14	\$4	\$65	<input type="checkbox"/>
15	\$5	\$70	<input type="checkbox"/>

DAY	DEPOSIT	BALANCE	DONE
16	\$6	\$76	<input type="checkbox"/>
17	\$7	\$83	<input type="checkbox"/>
18	\$8	\$91	<input type="checkbox"/>
19	\$9	\$100	<input type="checkbox"/>
20	\$10	\$110	<input type="checkbox"/>
21	\$1	\$111	<input type="checkbox"/>
22	\$2	\$113	<input type="checkbox"/>
23	\$3	\$116	<input type="checkbox"/>
24	\$4	\$120	<input type="checkbox"/>
25	\$5	\$125	<input type="checkbox"/>
26	\$6	\$131	<input type="checkbox"/>
27	\$7	\$138	<input type="checkbox"/>
28	\$8	\$146	<input type="checkbox"/>
29	\$9	\$155	<input type="checkbox"/>
30	\$10	\$165	<input type="checkbox"/>
31	\$1	\$166	<input type="checkbox"/>

Make It Automatic

Have you ever heard of paying yourself first? Make it easy by setting up an automatic transfer from your checking account to your savings account every month.

The goal is to establish a savings goal (what, how much, and a goal date), and to start contributing to this goal automatically.

You can set up an automatic contribution through your bank or your employer.

Make sure you set up the automatic savings contribution on a day that you know you will have the money. For example, I have mine set up to happen a few days after I get paid.

It's time to save without thinking about it!

SAVINGS GOAL: _____

GOAL AMOUNT: _____

MONTHLY SAVING AMOUNT: _____

AUTOMATIC SAVING DATE: _____

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December

[illegible]

BALANCE	+ / - \$\$	DESCRIPTION	DATE

AMOUNT:

CATEGORY:

Dream & Create

This savings challenge is all about determining and creating your savings goals for the new year. It's also about staying motivated throughout the year to reach them.

Nothing kept me more motivated than having a vision board. For this challenge, I want you to not only decide your new savings goals, but I want you to create a vision board.

Use the two attached articles in this challenge to start the new year off right!

- Read "How to Stay Motivated on Your Financial Journey" to learn about how to identify your new savings goals, and how to create them.
- Read "How to Stay Motivated on Your Financial Journey With a Vision Board" to learn about what a vision board is, how to put your savings goals on paper, how to make one, and so much more!

Moving Forward

Once your goals are created, I challenge you to start saving for them in January. When you created your savings goals, you should have come up with a savings amount and a date you want to achieve your goal.

Take the amount you want to save and divide it by the number of months you have to save. That's how much money you should be saving every month. Adjust your goal amount and time frame to keep your savings goals realistic to your WANTS and budget!

Cash Bingo

Welcome to this month's cash envelope challenge! It's time to have a little fun! This time, how much you save is literally determined by chance.

Here is how it works:

- On the first of the month, I will be talking and giving instructions about the game. The game will officially start on the 2nd – when I call the first square.
- Each player will get a scorecard. See the attached MONEY Bingo scorecard to participate in this challenge.
- Every day I will announce the letter and number that will determine which square gets covered for the day.
- The letter and number combination that I choose will be random, as I will be pulling from a hat.
- When the letter and number combination is announced, color in that square on your Bingo board and save that amount from your cash envelopes. For example, if I call M7, you will find that corresponding square, color it in, and save the amount that is listed on that square. You can take the amount from any of your cash envelopes. Make sure to save the cash in your cash savings envelope.
- Normally, Bingo scorecards are all different. For the sake of this savings challenge, scorecards will be the same for each person.

Calling BINGO

When you get an entire row colored in either horizontally OR vertically, you MUST call BINGO. Diagonally does NOT count.

If you get a BINGO during any point in the game, you must place an extra \$1 plus the amount that's on your square into your cash savings envelope. Since December has 31 days, square M7 is not included in the game for calling BINGO (same rule applies for any month that has 31 days).

Cash Bingo

	M	O	N	E	Y
1	\$1	\$5	\$3	\$2	\$4
2	\$2	\$5	\$1	\$4	\$3
3	\$5	\$4	FREE	\$2	\$1
4	\$3	\$1	\$5	\$4	\$2
5	\$4	\$2	\$1	\$5	\$3
6	\$2	\$4	\$3	\$1	\$5
7	SAVE \$10				

*Small steps toward
success are still steps in
the right direction!*

– THE BUDGET MOM