

# 30 Day Savings Challenge



|                                              |                                           |                                           |                                           |                                          |                                         |                                              |
|----------------------------------------------|-------------------------------------------|-------------------------------------------|-------------------------------------------|------------------------------------------|-----------------------------------------|----------------------------------------------|
| <b>1.</b><br>Examine Your spending           | <b>2.</b><br>Set up a zero-based budget   | <b>3.</b><br>Eliminate extra auto-renews  | <b>4.</b><br>Eliminate non-necessities    | <b>5.</b><br>Chat about saving money     | <b>6.</b><br>Automate your savings      | <b>7.</b><br>Automate your bill payments     |
| <b>8.</b><br>Use a cash-back credit card     | <b>9.</b><br>Budget for the bigger things | <b>10.</b><br>Change your bills to annual | <b>11.</b><br>Avoid banking fees          | <b>12.</b><br>Compare interest rates     | <b>13.</b><br>Take advantage of 401K    | <b>14.</b><br>Adjust your deductible/premium |
| <b>15.</b><br>Plan meals using what you have | <b>16.</b><br>Don't waste your food       | <b>17.</b><br>Cook your meals at home     | <b>18.</b><br>Learn to look for coupons   | <b>19.</b><br>Don't miss getting refunds | <b>20.</b><br>Shop second-hand          | <b>21.</b><br>Be creative with your dates    |
| <b>22.</b><br>Join a buy nothing group       | <b>23.</b><br>Join BST and swap groups    | <b>24.</b><br>Unroll your sales emails    | <b>25.</b><br>Switch to reusable products | <b>26.</b><br>Sell some of your stuff    | <b>27.</b><br>Buy discounted gift cards | <b>28.</b><br>Create your own planner        |
| <b>29.</b><br>Sell your old clothes for cash | <b>30.</b><br>Program your thermostat     | <b>Notes</b>                              |                                           |                                          |                                         |                                              |