#### ANNUAL

# MONEY SAVING CHALLENGE



NON-DISCRETIONARY EXPENSES

(USE THIS TO ACCOUNT FOR NECESSITIES)

### Monthly Bills

TYPE OF EXPENSE	AMOUNT	TYPE OF EXPENSE	AMOUNT

DISCRETIONARY EXPENSES

(USE THIS TO ACCOUNT FOR WANTS)

# Monthly Expenses

EXPENSE	AMOUNT	CUT / REDUCE	$oldsymbol{\checkmark}$
TOTAL AMO	UNT SAVED		

S M A R T G O A L S

## Financial Goal

My Goal:	Motivation			
Starting Balance:				
Required Number:	Due Date:			
Per Day:	Per Month:			
Notes				

#### TRACKER

#### Savings Goal

MONTH	AMOUNT	G'	Uai
JANUARY		Goal:	
FEBRUARY		Start Date:	
MARCH		Start Bate.	
APRIL		Deadline:	
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER		(\$)	
NOVEMBER		\$	(\$)
DECEMBER			
TOTAL AM	OUNT SAVED:		(\$)
		(\$) <u>(\$</u>	

#### REMINDERS

STAY ON TRACK WITH THESE REMINDERS. ADD YOURS I CAN DO THIS! REVIEW PROGRESS REGULARLY USE A SEPARATE SAVINGS ACCOUNT CONTINUE WITH REGULAR SAVINGS