

52-WEEK MONEY-SAVING CHALLENGE

JANUARY

- Week 1:** Eat one less meal out per week or choose a more affordable option.
- Week 2:** Cut out one daily luxury, i.e., your morning latte.
- Week 3:** Eliminate one streaming service you no longer need.
- Week 4:** Ask for a raise or performance review. Then save your pay increase.



SAVINGS: \$398 PER MONTH*

FEBRUARY

- Week 1:** Start using Deal of the Day websites, like Groupon or Living Social.
- Week 2:** Automatically save a \$5 bill whenever you're given one as change.
- Week 3:** Relax and DIY your beauty treatments at home.
- Week 4:** Grow your own food.



SAVINGS: \$185 PER MONTH*

MARCH

- Week 1:** Start a money-saving club.
- Week 2:** Create and stick to a weekly meal plan.
- Week 3:** Clip coupons and save in-store coupon receipts — and actually use them.
- Week 4:** Go the old-fashioned route and keep your spare change in a change jar.
- Week 5:** Sign up for VIP clubs to receive alerts for free/cheap tickets to local events.



SAVINGS: \$328 PER MONTH*

APRIL

- Week 1:** Quit sports or dance classes that kids are no longer interested in.
- Week 2:** Check credit and debit card statements each month and clear up any errors.
- Week 3:** Purchase generic paper products and food items.
- Week 4:** Have a date night out on the cheap — or for free.



SAVINGS: \$250 PER MONTH*

MAY

- Week 1:** Consider quitting an expensive habit — like smoking or drinking soda.
- Week 2:** Increase your car insurance deductible and/or ask for a low-mileage discount.
- Week 3:** Bring your own dry-food snacks next time you travel.
- Week 4:** Downgrade your phone plan if you're not using all your data.



SAVINGS: \$110 PER MONTH*

JUNE

- Week 1:** Use an app to find the cheapest gas prices.
- Week 2:** Change your own oil.
- Week 3:** Wait at least 30 days before making a major purchase.
- Week 4:** Sew a cute patch on your jeans or mend a shirt instead of buying new clothes.



SAVINGS: \$450 PER MONTH*

JULY

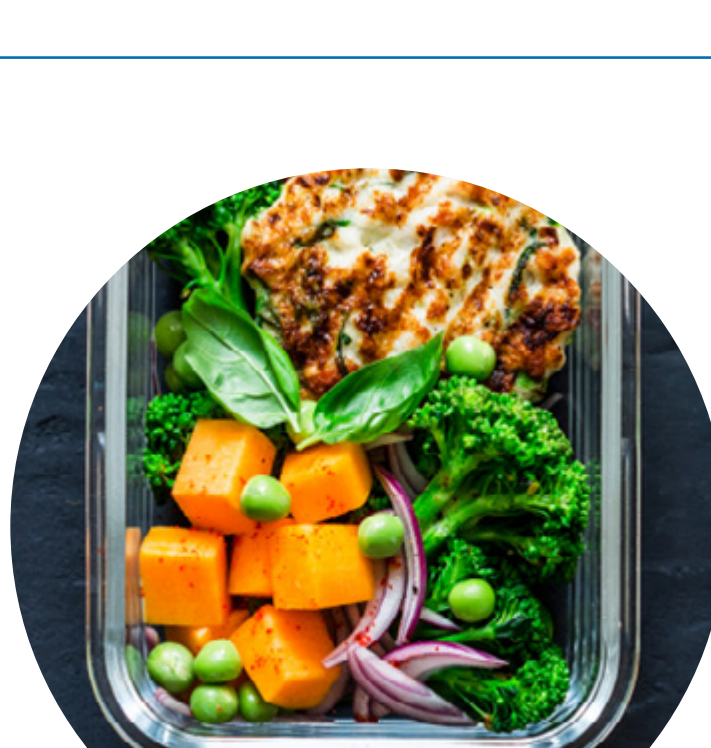
- Week 1:** Sell unwanted items of value that you no longer need on Craigslist or VargeSale.
- Week 2:** Use a health savings account and utilize pre-tax income.
- Week 3:** Unsubscribe and delete tempting offers from your inbox.
- Week 4:** Practice at least one spend-free day a week.
- Week 5:** Buy in bulk for things you know you're going to be using a lot of.



SAVINGS: \$410 PER MONTH*

AUGUST

- Week 1:** Keep sending out resumes and looking for opportunities with a better paygrade.
- Week 2:** Bring lunch to work.
- Week 3:** Buy quality and not quantity, when you can.
- Week 4:** Pay your kids for doing chores and ask them to save the money for their big-ticket purchases.
- Week 5:** Ask local businesses, like restaurants and repair companies, for discounts — or check on their website for special offers before you buy.



SAVINGS: \$430 PER MONTH*

SEPTEMBER

- Week 1:** Make a shopping list before you go to the grocery store, and stick to it.
- Week 2:** Sign up for a credit card with rewards.
- Week 3:** Save the amount you spend on fun and entertainment.
- Week 4:** Share a babysitter the next time you go out.



SAVINGS: \$300 PER MONTH*

OCTOBER

- Week 1:** Divert money into your savings.
- Week 2:** Refill water bottles and reuse.
- Week 3:** Plan ahead when you need cash to avoid the ATM.
- Week 4:** Stay in and host a potluck with friends.



SAVINGS: \$880 PER MONTH*

NOVEMBER

- Week 1:** Ask to work some overtime.
- Week 2:** Start buying gifts early to take advantage of pre-holiday deals.
- Week 3:** Request your free annual credit report and fix any errors.
- Week 4:** Save any "found money," like a rebate or money in a coat pocket, that comes your way.



SAVINGS: \$540 PER MONTH*

DECEMBER

- Week 1:** Try a weekly cash budget.
- Week 2:** Get crafty and make your own hand-made Christmas gifts.
- Week 3:** Host a white elephant exchange, or gift swap, with the adults in your family to reduce the cost of buying individual gifts.
- Week 4:** Cut down on the entertainment for your kids.
- Week 5:** Put a dollar in a jar every time you accomplish something.



SAVINGS: \$325 PER MONTH*

WHAT ARE YOU GOING TO DO WITH ALL THAT EXTRA CASH?

This could be the perfect time to grow your investment. Prequalify to find out how much house you can afford to buy, become a homeowner, and start building equity fast.



*Please remember that these savings numbers are only estimates, and amounts may vary. For educational purposes only. Please contact your qualified professional for specific guidance. Sources are deemed reliable but not guaranteed. Not a commitment to lend. Borrower must meet qualification criteria. Equal Housing Opportunity.