

# 52-WEEK SAVINGS CHALLENGES



**CHOOSE YOUR CHALLENGE!** Take one of these challenges to make significant progress in your savings:

## Traditional Challenge

Save \$1,378 in 52 weeks. Simply save the number of dollars each week that corresponds with the week of your challenge (\$1 in week one, \$12 in week 12, etc.). Watch as it adds up to \$1,378 in savings in one year. If you prefer to save the same amount each week, save \$26.50 per week for 52 weeks.

WEEK	SAVE	BALANCE	DONE	WEEK	SAVE	BALANCE	DONE
1	\$1.00	\$1.00	<input type="checkbox"/>	27	\$27.00	\$378.00	<input type="checkbox"/>
2	\$2.00	\$3.00	<input type="checkbox"/>	28	\$28.00	\$406.00	<input type="checkbox"/>
3	\$3.00	\$6.00	<input type="checkbox"/>	29	\$29.00	\$435.00	<input type="checkbox"/>
4	\$4.00	\$10.00	<input type="checkbox"/>	30	\$30.00	\$465.00	<input type="checkbox"/>
5	\$5.00	\$15.00	<input type="checkbox"/>	31	\$31.00	\$496.00	<input type="checkbox"/>
6	\$6.00	\$21.00	<input type="checkbox"/>	32	\$32.00	\$528.00	<input type="checkbox"/>
7	\$7.00	\$28.00	<input type="checkbox"/>	33	\$33.00	\$561.00	<input type="checkbox"/>
8	\$8.00	\$36.00	<input type="checkbox"/>	34	\$34.00	\$595.00	<input type="checkbox"/>
9	\$9.00	\$45.00	<input type="checkbox"/>	35	\$35.00	\$630.00	<input type="checkbox"/>
10	\$10.00	\$55.00	<input type="checkbox"/>	36	\$36.00	\$666.00	<input type="checkbox"/>
11	\$11.00	\$66.00	<input type="checkbox"/>	37	\$37.00	\$703.00	<input type="checkbox"/>
12	\$12.00	\$78.00	<input type="checkbox"/>	38	\$38.00	\$741.00	<input type="checkbox"/>
13	\$13.00	\$91.00	<input type="checkbox"/>	39	\$39.00	\$780.00	<input type="checkbox"/>
14	\$14.00	\$105.00	<input type="checkbox"/>	40	\$40.00	\$820.00	<input type="checkbox"/>
15	\$15.00	\$120.00	<input type="checkbox"/>	41	\$41.00	\$861.00	<input type="checkbox"/>
16	\$16.00	\$136.00	<input type="checkbox"/>	42	\$42.00	\$903.00	<input type="checkbox"/>
17	\$17.00	\$153.00	<input type="checkbox"/>	43	\$43.00	\$946.00	<input type="checkbox"/>
18	\$18.00	\$171.00	<input type="checkbox"/>	44	\$44.00	\$990.00	<input type="checkbox"/>
19	\$19.00	\$190.00	<input type="checkbox"/>	45	\$45.00	\$1,035.00	<input type="checkbox"/>
20	\$20.00	\$210.00	<input type="checkbox"/>	46	\$46.00	\$1,081.00	<input type="checkbox"/>
21	\$21.00	\$231.00	<input type="checkbox"/>	47	\$47.00	\$1,128.00	<input type="checkbox"/>
22	\$22.00	\$253.00	<input type="checkbox"/>	48	\$48.00	\$1,176.00	<input type="checkbox"/>
23	\$23.00	\$276.00	<input type="checkbox"/>	49	\$49.00	\$1,225.00	<input type="checkbox"/>
24	\$24.00	\$300.00	<input type="checkbox"/>	50	\$50.00	\$1,275.00	<input type="checkbox"/>
25	\$25.00	\$325.00	<input type="checkbox"/>	51	\$51.00	\$1,326.00	<input type="checkbox"/>
26	\$26.00	\$351.00	<input type="checkbox"/>	52	\$52.00	\$1,378.00	<input type="checkbox"/>

## Reverse Challenge

Save \$1,378 in 52 weeks by saving the largest amounts first, while your motivation is strongest. Each week you can put one less dollar into savings, still resulting in \$1,378 of savings in one year. **TIP:** Jump-start your savings at the beginning by having a yard sale or selling items you no longer need online. If you prefer to save the same amount each week, save \$26.50 per week for 52 weeks.

WEEK	SAVE	BALANCE	DONE	WEEK	SAVE	BALANCE	DONE
1	\$52.00	\$52.00	<input type="checkbox"/>	27	\$26.00	\$1,053.00	<input type="checkbox"/>
2	\$51.00	\$103.00	<input type="checkbox"/>	28	\$25.00	\$1,078.00	<input type="checkbox"/>
3	\$50.00	\$153.00	<input type="checkbox"/>	29	\$24.00	\$1,102.00	<input type="checkbox"/>
4	\$49.00	\$202.00	<input type="checkbox"/>	30	\$23.00	\$1,125.00	<input type="checkbox"/>
5	\$48.00	\$250.00	<input type="checkbox"/>	31	\$22.00	\$1,147.00	<input type="checkbox"/>
6	\$47.00	\$297.00	<input type="checkbox"/>	32	\$21.00	\$1,168.00	<input type="checkbox"/>
7	\$46.00	\$343.00	<input type="checkbox"/>	33	\$20.00	\$1,188.00	<input type="checkbox"/>
8	\$45.00	\$388.00	<input type="checkbox"/>	34	\$19.00	\$1,207.00	<input type="checkbox"/>
9	\$44.00	\$432.00	<input type="checkbox"/>	35	\$18.00	\$1,225.00	<input type="checkbox"/>
10	\$43.00	\$475.00	<input type="checkbox"/>	36	\$17.00	\$1,242.00	<input type="checkbox"/>
11	\$42.00	\$517.00	<input type="checkbox"/>	37	\$16.00	\$1,258.00	<input type="checkbox"/>
12	\$41.00	\$558.00	<input type="checkbox"/>	38	\$15.00	\$1,273.00	<input type="checkbox"/>
13	\$40.00	\$598.00	<input type="checkbox"/>	39	\$14.00	\$1,287.00	<input type="checkbox"/>
14	\$39.00	\$637.00	<input type="checkbox"/>	40	\$13.00	\$1,300.00	<input type="checkbox"/>
15	\$38.00	\$675.00	<input type="checkbox"/>	41	\$12.00	\$1,312.00	<input type="checkbox"/>
16	\$37.00	\$712.00	<input type="checkbox"/>	42	\$11.00	\$1,323.00	<input type="checkbox"/>
17	\$36.00	\$748.00	<input type="checkbox"/>	43	\$10.00	\$1,333.00	<input type="checkbox"/>
18	\$35.00	\$783.00	<input type="checkbox"/>	44	\$9.00	\$1,342.00	<input type="checkbox"/>
19	\$34.00	\$817.00	<input type="checkbox"/>	45	\$8.00	\$1,350.00	<input type="checkbox"/>
20	\$33.00	\$850.00	<input type="checkbox"/>	46	\$7.00	\$1,357.00	<input type="checkbox"/>
21	\$32.00	\$882.00	<input type="checkbox"/>	47	\$6.00	\$1,363.00	<input type="checkbox"/>
22	\$31.00	\$913.00	<input type="checkbox"/>	48	\$5.00	\$1,368.00	<input type="checkbox"/>
23	\$30.00	\$943.00	<input type="checkbox"/>	49	\$4.00	\$1,372.00	<input type="checkbox"/>
24	\$29.00	\$972.00	<input type="checkbox"/>	50	\$3.00	\$1,375.00	<input type="checkbox"/>
25	\$28.00	\$1,000.00	<input type="checkbox"/>	51	\$2.00	\$1,377.00	<input type="checkbox"/>
26	\$27.00	\$1,027.00	<input type="checkbox"/>	52	\$1.00	\$1,378.00	<input type="checkbox"/>

# 52-WEEK SAVINGS CHALLENGES



## 5K Emergency Fund Challenge

Having emergency savings is crucial, and saving \$5K is a great way to get started. This challenge breaks savings goals into weekly cycles that build up and ease off every four weeks. Many housing bills are due at the first of the month, so that's the lowest weekly amount each cycle. The last four weeks on the tracking chart are just \$50/week. Apply these four weeks to whenever the holidays fall in your challenge to give yourself a break at a time of year when spending tends to increase for many people.

If you prefer to save the same amount each week, save \$97 per week for 52 weeks.

**Note:** \$5K works as an emergency fund for some people, covering their mortgage, car payment and basic utilities for 3 months. Others may need to increase the amount each week or extend the challenge to achieve a full 3-6 months of savings.

WEEK	SAVE	BALANCE	DONE	WEEK	SAVE	BALANCE	DONE
1	\$50.00	\$50.00	<input type="checkbox"/>	27	\$150.00	\$2,700.00	<input type="checkbox"/>
2	\$100.00	\$150.00	<input type="checkbox"/>	28	\$100.00	\$2,800.00	<input type="checkbox"/>
3	\$150.00	\$300.00	<input type="checkbox"/>	29	\$50.00	\$2,850.00	<input type="checkbox"/>
4	\$100.00	\$400.00	<input type="checkbox"/>	30	\$100.00	\$2,950.00	<input type="checkbox"/>
5	\$50.00	\$450.00	<input type="checkbox"/>	31	\$150.00	\$3,100.00	<input type="checkbox"/>
6	\$100.00	\$550.00	<input type="checkbox"/>	32	\$100.00	\$3,200.00	<input type="checkbox"/>
7	\$150.00	\$700.00	<input type="checkbox"/>	33	\$50.00	\$3,250.00	<input type="checkbox"/>
8	\$100.00	\$800.00	<input type="checkbox"/>	34	\$100.00	\$3,350.00	<input type="checkbox"/>
9	\$50.00	\$850.00	<input type="checkbox"/>	35	\$150.00	\$3,500.00	<input type="checkbox"/>
10	\$100.00	\$950.00	<input type="checkbox"/>	36	\$100.00	\$3,600.00	<input type="checkbox"/>
11	\$150.00	\$1,100.00	<input type="checkbox"/>	37	\$50.00	\$3,650.00	<input type="checkbox"/>
12	\$100.00	\$1,200.00	<input type="checkbox"/>	38	\$100.00	\$3,750.00	<input type="checkbox"/>
13	\$50.00	\$1,250.00	<input type="checkbox"/>	39	\$150.00	\$3,900.00	<input type="checkbox"/>
14	\$100.00	\$1,350.00	<input type="checkbox"/>	40	\$100.00	\$4,000.00	<input type="checkbox"/>
15	\$150.00	\$1,500.00	<input type="checkbox"/>	41	\$50.00	\$4,050.00	<input type="checkbox"/>
16	\$100.00	\$1,600.00	<input type="checkbox"/>	42	\$100.00	\$4,150.00	<input type="checkbox"/>
17	\$50.00	\$1,650.00	<input type="checkbox"/>	43	\$150.00	\$4,300.00	<input type="checkbox"/>
18	\$100.00	\$1,750.00	<input type="checkbox"/>	44	\$100.00	\$4,400.00	<input type="checkbox"/>
19	\$150.00	\$1,900.00	<input type="checkbox"/>	45	\$50.00	\$4,450.00	<input type="checkbox"/>
20	\$100.00	\$2,000.00	<input type="checkbox"/>	46	\$100.00	\$4,550.00	<input type="checkbox"/>
21	\$50.00	\$2,050.00	<input type="checkbox"/>	47	\$150.00	\$4,700.00	<input type="checkbox"/>
22	\$100.00	\$2,150.00	<input type="checkbox"/>	48	\$100.00	\$4,800.00	<input type="checkbox"/>
23	\$150.00	\$2,300.00	<input type="checkbox"/>	49	\$50.00	\$4,850.00	<input type="checkbox"/>
24	\$100.00	\$2,400.00	<input type="checkbox"/>	50	\$50.00	\$4,900.00	<input type="checkbox"/>
25	\$50.00	\$2,450.00	<input type="checkbox"/>	51	\$50.00	\$4,950.00	<input type="checkbox"/>
26	\$100.00	\$2,550.00	<input type="checkbox"/>	52	\$50.00	\$5,000.00	<input type="checkbox"/>

## 10K Down Payment Challenge

If you are serious about saving, use this challenge to achieve \$10K in 52 weeks. Many people use this challenge to save for a down payment on a car or to get started saving for a house.

Like the \$5K Challenge, the savings goals are broken into weekly cycles that start lower to accommodate the timing of housing expenses and rise as the month progresses. Again, the last four weeks on the tracking chart call for lower savings amounts. Apply these to the four weeks around the holidays to give yourself a break.

If you prefer to save the same amount each week, save \$193 per week for 52 weeks.

WEEK	SAVE	BALANCE	DONE	WEEK	SAVE	BALANCE	DONE
1	\$100.00	\$100.00	<input type="checkbox"/>	27	\$250.00	\$5,350.00	<input type="checkbox"/>
2	\$200.00	\$300.00	<input type="checkbox"/>	28	\$300.00	\$5,650.00	<input type="checkbox"/>
3	\$250.00	\$550.00	<input type="checkbox"/>	29	\$100.00	\$5,750.00	<input type="checkbox"/>
4	\$300.00	\$850.00	<input type="checkbox"/>	30	\$200.00	\$5,950.00	<input type="checkbox"/>
5	\$100.00	\$950.00	<input type="checkbox"/>	31	\$250.00	\$6,200.00	<input type="checkbox"/>
6	\$200.00	\$1,150.00	<input type="checkbox"/>	32	\$200.00	\$6,400.00	<input type="checkbox"/>
7	\$250.00	\$1,400.00	<input type="checkbox"/>	33	\$100.00	\$6,500.00	<input type="checkbox"/>
8	\$200.00	\$1,600.00	<input type="checkbox"/>	34	\$200.00	\$6,700.00	<input type="checkbox"/>
9	\$100.00	\$1,700.00	<input type="checkbox"/>	35	\$250.00	\$6,950.00	<input type="checkbox"/>
10	\$200.00	\$1,900.00	<input type="checkbox"/>	36	\$300.00	\$7,250.00	<input type="checkbox"/>
11	\$250.00	\$2,150.00	<input type="checkbox"/>	37	\$100.00	\$7,350.00	<input type="checkbox"/>
12	\$300.00	\$2,450.00	<input type="checkbox"/>	38	\$200.00	\$7,550.00	<input type="checkbox"/>
13	\$100.00	\$2,550.00	<input type="checkbox"/>	39	\$250.00	\$7,800.00	<input type="checkbox"/>
14	\$200.00	\$2,750.00	<input type="checkbox"/>	40	\$200.00	\$8,000.00	<input type="checkbox"/>
15	\$250.00	\$3,000.00	<input type="checkbox"/>	41	\$100.00	\$8,100.00	<input type="checkbox"/>
16	\$200.00	\$3,200.00	<input type="checkbox"/>	42	\$200.00	\$8,300.00	<input type="checkbox"/>
17	\$100.00	\$3,300.00	<input type="checkbox"/>	43	\$250.00	\$8,550.00	<input type="checkbox"/>
18	\$200.00	\$3,500.00	<input type="checkbox"/>	44	\$300.00	\$8,850.00	<input type="checkbox"/>
19	\$250.00	\$3,750.00	<input type="checkbox"/>	45	\$100.00	\$8,950.00	<input type="checkbox"/>
20	\$300.00	\$4,050.00	<input type="checkbox"/>	46	\$200.00	\$9,150.00	<input type="checkbox"/>
21	\$100.00	\$4,150.00	<input type="checkbox"/>	47	\$250.00	\$9,400.00	<input type="checkbox"/>
22	\$200.00	\$4,350.00	<input type="checkbox"/>	48	\$200.00	\$9,600.00	<input type="checkbox"/>
23	\$250.00	\$4,600.00	<input type="checkbox"/>	49	\$100.00	\$9,700.00	<input type="checkbox"/>
24	\$200.00	\$4,800.00	<input type="checkbox"/>	50	\$100.00	\$9,800.00	<input type="checkbox"/>
25	\$100.00	\$4,900.00	<input type="checkbox"/>	51	\$100.00	\$9,900.00	<input type="checkbox"/>
26	\$200.00	\$5,100.00	<input type="checkbox"/>	52	\$100.00	\$10,000.00	<input type="checkbox"/>