## 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 |
| :---: | :---: | :---: | :---: |
| 1 | \$1.00 | \$1.00 | $\square$ |
| 2 | \$2.00 | \$3.00 |  |
| 3 | \$3.00 | \$6.00 | $\square$ |
| 4 | \$4.00 | \$10.00 |  |
| 5 | \$5.00 | \$15.00 |  |
| 6 | \$6.00 | \$21.00 |  |
| 7 | \$7.00 | \$28.00 |  |
| 8 | \$8.00 | \$36.00 |  |
| 9 | \$9.00 | \$45.00 |  |
| 10 | \$10.00 | \$55.00 |  |
| 11 | \$11.00 | \$66.00 |  |
| 12 | \$12.00 | \$78.00 |  |
| 13 | \$13.00 | \$91.00 |  |
| 14 | \$14.00 | \$105.00 |  |
| 15 | \$15.00 | \$120.00 |  |
| 16 | \$16.00 | \$136.00 |  |
| 17 | \$17.00 | \$153.00 |  |
| 18 | \$18.00 | \$171.00 |  |
| 19 | \$19.00 | \$190.00 |  |
| 20 | \$20.00 | \$210.00 |  |
| 21 | \$21.00 | \$231.00 |  |
| 22 | \$22.00 | \$253.00 |  |
| 23 | \$23.00 | \$276.00 |  |
| 24 | \$24.00 | \$300.00 |  |
| 25 | \$25.00 | \$325.00 |  |
| 26 | \$26.00 | \$351.00 | $\square$ |


| WEEK | SAVE | BALANCE | DONE |
| :---: | :---: | :---: | :---: |
| 27 | \$27.00 | \$378.00 |  |
| 28 | \$28.00 | \$406.00 |  |
| 29 | \$29.00 | \$435.00 |  |
| 30 | \$30.00 | \$465.00 |  |
| 31 | \$31.00 | \$496.00 |  |
| 32 | \$32.00 | \$528.00 |  |
| 33 | \$33.00 | \$561.00 |  |
| 34 | \$34.00 | \$595.00 |  |
| 35 | \$35.00 | \$630.00 |  |
| 36 | \$36.00 | \$666.00 |  |
| 37 | \$37.00 | \$703.00 |  |
| 38 | \$38.00 | \$741.00 |  |
| 39 | \$39.00 | \$780.00 |  |
| 40 | \$40.00 | \$820.00 |  |
| 41 | \$41.00 | \$861.00 |  |
| 42 | \$42.00 | \$903.00 |  |
| 43 | \$43.00 | \$946.00 |  |
| 44 | \$44.00 | \$990.00 |  |
| 45 | \$45.00 | \$1,035.00 |  |
| 46 | \$46.00 | \$1,081.00 |  |
| 47 | \$47.00 | \$1,128.00 |  |
| 48 | \$48.00 | \$1,176.00 |  |
| 49 | \$49.00 | \$1,225.00 |  |
| 50 | \$50.00 | \$1,275.00 |  |
| 51 | \$51.00 | \$1,326.00 |  |
| 52 | \$52.00 | \$1,378.00 |  |

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



## 5K Emergency Fund Challenge

| , | WEEK | SAVE | BALANCE | ON |
| :---: | :---: | :---: | :---: | :---: |
| is crucial, and saving \$5K is | 1 | \$50.00 | \$50.00 |  |
| great way to get started. | 2 | \$100.00 | \$150.00 |  |
| gs | 3 | \$150.00 | \$300.00 |  |
| cycles that build up and | 4 | \$100.00 | \$400.00 |  |
| ease off every four weeks. | 5 | \$50.00 | \$450.00 |  |
| any housing bills are due the first of the month, | 6 | \$100.00 | \$550.00 |  |
| so that's the lowest weekly | 7 | \$150.00 | \$700.00 |  |
| ount each cycle. The | 8 | \$100.00 | \$800.00 |  |
| last four weeks on the | 9 | \$50.00 | \$850.00 |  |
| \$50/week. Apply these | 10 | \$100.00 | \$950.00 |  |
| four weeks to whenever | 11 | \$150.00 | \$1,100.00 |  |
| the holidays fall in your | 12 | \$100.00 | \$1,200.00 |  |
| break at a time of year | 13 | \$50.00 | \$1,250.00 |  |
| when spending tends to | 14 | \$100.00 | \$1,350.00 |  |
| increase for many people. | 15 | \$150.00 | \$1,500.00 |  |
| If you prefer to save the | 16 | \$100.00 | \$1,600.00 |  |
| week, save $\$ 97$ per | 17 | \$50.00 | \$1,650.00 |  |
| week for 52 weeks. | 18 | \$100.00 | \$1,750.00 |  |
| Note: \$5K works as an | 19 | \$150.00 | \$1,900.00 |  |
| ergency fund for some | 20 | \$100.00 | \$2,000.00 |  |
| le, covering their | 21 | \$50.00 | \$2,050.00 |  |
| ortgage, car payment and basic utilities for 3 | 22 | \$100.00 | \$2,150.00 |  |
| months. Others may need | 23 | \$150.00 | \$2,300.00 |  |
| se the amount | 24 | \$100.00 | \$2,400.00 |  |
| challenge to achieve a full | 25 | \$50.00 | \$2,450.00 |  |
| 3-6 months of savings. | 26 | \$100.00 | \$2,550.00 |  |


| WEEK | SAVE | BALANCE | DONE |
| :---: | :---: | :---: | :---: |
| 27 | \$150.00 | \$2,700.00 |  |
| 28 | \$100.00 | \$2,800.00 |  |
| 29 | \$50.00 | \$2,850.00 |  |
| 30 | \$100.00 | \$2,950.00 |  |
| 31 | \$150.00 | \$3,100.00 |  |
| 32 | \$100.00 | \$3,200.00 |  |
| 33 | \$50.00 | \$3,250.00 |  |
| 34 | \$100.00 | \$3,350.00 |  |
| 35 | \$150.00 | \$3,500.00 |  |
| 36 | \$100.00 | \$3,600.00 |  |
| 37 | \$50.00 | \$3,650.00 |  |
| 38 | \$100.00 | \$3,750.00 |  |
| 39 | \$150.00 | \$3,900.00 |  |
| 40 | \$100.00 | \$4,000.00 |  |
| 41 | \$50.00 | \$4,050.00 |  |
| 42 | \$100.00 | \$4,150.00 |  |
| 43 | \$150.00 | \$4,300.00 |  |
| 44 | \$100.00 | \$4,400.00 |  |
| 45 | \$50.00 | \$4,450.00 |  |
| 46 | \$100.00 | \$4,550.00 |  |
| 47 | \$150.00 | \$4,700.00 |  |
| 48 | \$100.00 | \$4,800.00 |  |
| 49 | \$50.00 | \$4,850.00 |  |
| 50 | \$50.00 | \$4,900.00 |  |
| 51 | \$50.00 | \$4,950.00 |  |
| 52 | \$50.00 | \$5,000.00 |  |

## 10K Down Payment Challenge

| If you are serious about saving, use this challenge to achieve $\$ 10 \mathrm{~K}$ 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. | WEEK | SAVE | BALANCE |
| :---: | :---: | :---: | :---: |
|  | 1 | \$100.00 | \$100.00 |
|  | 2 | \$200.00 | \$300.00 |
|  | 3 | \$250.00 | \$550.00 |
|  | 4 | \$300.00 | \$850.00 |
|  | 5 | \$100.00 | \$950.00 |
|  | 6 | \$200.00 | \$1,150.00 |
| Like the $\$ 5 \mathrm{~K}$ 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. | 7 | \$250.00 | \$1,400.00 |
|  | 8 | \$200.00 | \$1,600.00 |
|  | 9 | \$100.00 | \$1,700.00 |
|  | 10 | \$200.00 | \$1,900.00 |
|  | 11 | \$250.00 | \$2,150.00 |
|  | 12 | \$300.00 | \$2,450.00 |
|  | 13 | \$100.00 | \$2,550.00 |
|  | 14 | \$200.00 | \$2,750.00 |
|  | 15 | \$250.00 | \$3,000.00 |
|  | 16 | \$200.00 | \$3,200.00 |
|  | 17 | \$100.00 | \$3,300.00 |
|  | 18 | \$200.00 | \$3,500.00 |
| If you prefer to save the same amount each week, save \$193 per week for 52 weeks. | 19 | \$250.00 | \$3,750.00 |
|  | 20 | \$300.00 | \$4,050.00 |
|  | 21 | \$100.00 | \$4,150.00 |
|  | 22 | \$200.00 | \$4,350.00 |
|  | 23 | \$250.00 | \$4,600.00 |
|  | 24 | \$200.00 | \$4,800.00 |
|  | 25 | \$100.00 | \$4,900.00 |
|  | 26 | \$200.00 | \$5,100.00 |


| WEEK | SAVE | BALANCE | DONE |
| :---: | :---: | :---: | :---: |
| 27 | \$250.00 | \$5,350.00 |  |
| 28 | \$300.00 | \$5,650.00 |  |
| 29 | \$100.00 | \$5,750.00 |  |
| 30 | \$200.00 | \$5,950.00 |  |
| 31 | \$250.00 | \$6,200.00 |  |
| 32 | \$200.00 | \$6,400.00 |  |
| 33 | \$100.00 | \$6,500.00 |  |
| 34 | \$200.00 | \$6,700.00 |  |
| 35 | \$250.00 | \$6,950.00 |  |
| 36 | \$300.00 | \$7,250.00 |  |
| 37 | \$100.00 | \$7,350.00 |  |
| 38 | \$200.00 | \$7,550.00 |  |
| 39 | \$250.00 | \$7,800.00 |  |
| 40 | \$200.00 | \$8,000.00 |  |
| 41 | \$100.00 | \$8,100.00 |  |
| 42 | \$200.00 | \$8,300.00 |  |
| 43 | \$250.00 | \$8,550.00 |  |
| 44 | \$300.00 | \$8,850.00 |  |
| 45 | \$100.00 | \$8,950.00 |  |
| 46 | \$200.00 | \$9,150.00 |  |
| 47 | \$250.00 | \$9,400.00 |  |
| 48 | \$200.00 | \$9,600.00 |  |
| 49 | \$100.00 | \$9,700.00 |  |
| 50 | \$100.00 | \$9,800.00 |  |
| 51 | \$100.00 | \$9,900.00 |  |
| 52 | \$100.00 | \$10,000.00 |  |

