



# Savings Challenge

**HOW MUCH CAN YOU SAVE?**



**Your Goal:** Choose 10 savings tasks to complete this month. Complete more to see even **bigger savings** and build stronger money habits.

## Easy Wins

- ☐ Adjust your thermostat to save on energy costs
- ☐ Unplug chargers and devices overnight
- ☐ Pack your lunch instead of eating out
- ☐ Bring snacks from home
- ☐ Skip the coffee shop and make coffee at home
- ☐ Complete one no-spend day

## Smarter Daily Habits

- ☐ Use a coupon or promo code on your next purchase
- ☐ Shop sales or clearance items
- ☐ Choose generic or store brands
- ☐ Plan your grocery list before shopping
- ☐ Batch cook meals for the week

## Finish Strong

Review your savings progress and set one goal for next month



## Cut Hidden Costs

- ☐ Cancel one unused subscription
- ☐ Review your monthly bills for savings opportunities
- ☐ Negotiate a bill or service rate
- ☐ Use reward points instead of cash
- ☐ Deposit loose change into your savings account

## Get Creative

- ☐ Plan a free activity weekend
- ☐ Borrow instead of buying something new
- ☐ Sell one unused or unwanted item
- ☐ Track your spending for one full day

## Credit Union Power Moves

- ☐ Set up an automatic savings transfer
- ☐ Check if refinancing your auto loan could lower your payment
- ☐ Review your credit union credit card for a lower interest rate
- ☐ Use round-up savings on debit card purchases
- ☐ Check for employer perks or member discounts