



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