

2026 Money Saving Challenge

A realistic, flexible savings challenge designed to help you save money consistently in 2026—without burnout.

Your Savings Goal: _____

Why I'm Doing This Challenge:

Monthly Savings Challenge Plan

Month	Focus	Amount Saved
January	No-Spend Reset	_____
February	\$5 Daily Savings Challenge	_____
March	Cash Stuffing / Digital Envelopes	_____
April	\$1,000 Emergency Fund Push	_____
May	No Random Spending	_____
June	Summer Budget Glow-Up	_____
July	52-Week Savings Reset	_____
August	Grocery Savings Challenge	_____
September	Debt + Savings Balance	_____
October	Holiday Prep Savings	_____
November	Low-Spend Gratitude Month	_____
December	Finish Strong Savings Sprint	_____

Weekly Savings Tracker

Use this tracker to log your weekly savings. Consistency matters more than the amount.

Week	Amount Saved	Notes
Week 1	_____	_____
Week 2	_____	_____
Week 3	_____	_____
Week 4	_____	_____
Week 5	_____	_____
Week 6	_____	_____
Week 7	_____	_____
Week 8	_____	_____
Week 9	_____	_____
Week 10	_____	_____
Week 11	_____	_____
Week 12	_____	_____
Week 13	_____	_____
Week 14	_____	_____
Week 15	_____	_____
Week 16	_____	_____
Week 17	_____	_____
Week 18	_____	_____
Week 19	_____	_____
Week 20	_____	_____
Week 21	_____	_____
Week 22	_____	_____
Week 23	_____	_____
Week 24	_____	_____
Week 25	_____	_____
Week 26	_____	_____
Week 27	_____	_____
Week 28	_____	_____
Week 29	_____	_____
Week 30	_____	_____
Week 31	_____	_____
Week 32	_____	_____
Week 33	_____	_____
Week 34	_____	_____
Week 35	_____	_____

Week 36	_____	_____
Week 37	_____	_____
Week 38	_____	_____
Week 39	_____	_____
Week 40	_____	_____
Week 41	_____	_____
Week 42	_____	_____
Week 43	_____	_____
Week 44	_____	_____
Week 45	_____	_____
Week 46	_____	_____
Week 47	_____	_____
Week 48	_____	_____
Week 49	_____	_____
Week 50	_____	_____
Week 51	_____	_____
Week 52	_____	_____