

## Savings Challenge

Family • ages 8–18 with a parent • ~10 min start, then 1–2 min/week

A goal without a number is a wish. Write the number, protect the plan, and track every step on this page.

**How we run this.** Name the goal in plain words + dollar amount. Fill where money comes from each week + weekly total. Divide for weeks (rough math OK). Draw one guardrail rule before week 1. Mark one box per week only after money is set aside — not promised.

**Done when.** Goal + amount + weekly plan + guardrail filled, and week-1 has a plan (even if first box unmarked). Skipping allowed; note “skipped”; erase nothing.

### 1. THE GOAL

I am saving for

Amount needed

### 2. THE PLAN

WHERE THE MONEY COMES FROM

AMOUNT PER  
WEEK

PART OF ALLOWANCE / CHORE PAY

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PART OF JOB OR GIG PAY

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ONE-TIME GIFTS SET ASIDE

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WEEKLY TOTAL TOWARD THE GOAL

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## THE CALCULATION

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**Weeks to reach the goal (amount needed divided by weekly total)**

### 3. THE TRACK (12 WEEKS)

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|                             |                              |                              |                              |
|-----------------------------|------------------------------|------------------------------|------------------------------|
| <input type="checkbox"/> W1 | <input type="checkbox"/> W2  | <input type="checkbox"/> W3  | <input type="checkbox"/> W4  |
| <input type="checkbox"/> W5 | <input type="checkbox"/> W6  | <input type="checkbox"/> W7  | <input type="checkbox"/> W8  |
| <input type="checkbox"/> W9 | <input type="checkbox"/> W10 | <input type="checkbox"/> W11 | <input type="checkbox"/> W12 |

Mark one box per week once that week's savings is set aside — not promised, set aside. If you skip a week, write “skipped” next to the box. Do not erase.

#### Skip notes

## 4. THE GUARDRAIL

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Write the one rule that protects this goal (example: "I do not spend from this jar without a family conversation"):

**Guardrail rule**

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## 5. THE HARD WEEK

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Some weeks money is tight. Plan that week now, while things are calm. Skipping is allowed — write “skipped” and keep going.

**A hard week for me might look like**

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**What I will do that week (save a smaller amount, skip and note it, or talk it through with family)**

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Tip: decide the trigger that lets you spend anyway — like a genuine emergency — before the challenge starts. Rules made in calm moments survive tempting ones.