

# 30 DAY

## FINANCIAL CHALLENGE

“Success is the sum of small efforts repeated day in and day out.”



| Sunday  | Monday  | Tuesday   | Wednesday   | Thursday  | Friday  | Saturday  |
|---|---|---|---|---|---|---|
| 27  | 28  | 29  | 30  | 31  | 31  | 01<br>April is Financial Literacy Month, commit to the Financial Challenge!   |
| 02<br>For the next 7 days write down everything you spend! At the end of the week take a hard look at the list... where can you trim expenses? Challenge yourself to do it!                     | 03<br>The Elimination Challenge - give up one guilty pleasure this month and see how much you save.     | 04<br>Research places in Bozeman that offer student discounts.  | 05<br>Make sure to visit our Drop-In Peer Mentoring session every Friday in April from 8:00am-12:00 p.m. in SUB 152, by the Rec Center!   | 06<br>Commit to Financial Challenge Month! Visit us at Union Market from 12:00 - 1:00 p.m. Fill out a PIG with your favorite financial goal and win a prize. Good luck!   | 07<br>Make a chart of your spending, itemize it by food, housing, transportation, etc. Where can you trim? Be honest with yourself!   | 08<br>Pay cash for everything this month. Put the change in your piggy bank, at the end of the month take the piggy to the bank!                |
| 09<br>Automate your savings today. Set up an auto transfer from your checking account to your savings account. It doesn't have to be a lot! If you don't have a savings account open one today! | 10<br>Create a budget for this week and stick to it!  | 11<br>How much money have you saved so far? Stop by and tell us from 11:00 a.m.- 12:30 p.m. outside of Miller Dining Hall! Fill out a PIG with a total saving goal to win a prize. What steps can you take today to meet that goal? | 12<br>Fiscal Fast Week! For one week, challenge yourself not to spend any money. Get a friend to do the challenge with you. What do you have at the end of the week? Bank it!   | 13<br>Have you submitted your taxes?<br><br>Take a hike to celebrate, it's free!  | 14<br>Make a commitment! Document your high priority financial goals and post them where you will see them.   | 15<br>Check your credit card balance! Is there anything that looks out of place? Can you afford to make a larger payment than usual this month? |
| 16<br>Make a financial plan for summer. What do you expect to earn. What are your planned expenses? Set aside some funds for surprises. Being prepared removes stress and allows for more fun!  | 17<br>How well did your budget work last week? Adjust as necessary and use a budgeting app to track it. | 18<br>Check your student loans: How much do you owe? Do you have a plan to repay? (If not, come see us in OFE Office, SUB 152, next to the Rec Center-We can help!)   | 19<br>Spend some time today learning about credit and credit cards. Be informed before you choose!  | 20<br>Put important financial dates on your calendar today. That way you will be prepared for the deadlines in the future! Check our website for a list of key dates.<br><a href="http://www.montana.edu/aycss/financialedu/">www.montana.edu/aycss/financialedu/</a> | 21<br>Do you have a budget set up? Come tell us at SUB152 8:00 a.m. to 12:00 p.m.! Fill out a PIG with your largest expenses and win a prize. How can you make that expense easier to afford? | 22<br>Grocery Shopping? Make a detailed list of needs. Don't buy extras and challenge yourself to find the deals on the products you need!      |
| 23<br>Check your credit report today for free at <a href="http://AnnualCreditReport.com">AnnualCreditReport.com</a>   | 24<br>Feel good about your financial planning? GREAT! Treat yourself today - within reason!             | 25<br>Set a weekly day and time in your calendar to do a financial check up in the months ahead. Keep your success going!   | 26<br>How did the 30-Day Challenge go for you? Come see us from 10:30am -12:00 p.m. at Miller Dining Hall! Fill out a PIG with your favorite challenge or most important lesson learned to win a prize. Keep the financial momentum up! | 27<br>Bank it today! Take your piggy to the bank and make a savings account deposit! Did you get your tax refund yet? Deposit \$50 from that too! You'll never miss it and the payoff will be great!  | 28<br>Start the 52 week challenge today! Save \$1 the first week, \$2 the second by April 30, 2024 you will have \$1400!!   | 29  |