

MY CASH ONLY *Christmas* CHALLENGE



Budget \$ _____

Welcome to the Thrifty Little Mom *Cash Only Christmas Challenge*! I'm so excited to begin this journey with you! Even though we are many weeks away from the Holiday's now is the time to start putting your cash away so you can celebrate without anxiety, stress or debt! Here is the plan.

1. Look at the chart below and decide when you want to start the challenge.
2. To figure out how much you need to save per week simply take the amount you want to spend and divide it by the number of weeks you have til' Christmas. Round that number up to the nearest dollar and you can see how much you would need to save each week based on when you plan to start saving money.

The Week You Start Your Challenge	Amount To Put Away Each Week Based on Start Date
20 weeks til' Christmas- August 2 nd	
19 weeks til' Christmas- August 9th	
18 weeks til' Christmas- August 16th	
17 weeks til' Christmas- August 23 rd	
16 weeks til' Christmas- August 30th	
15 weeks til' Christmas- September 6th	
14 weeks til' Christmas- September 13th	
13 weeks til' Christmas- September 20th	
12 weeks til' Christmas- September 27th	
11 weeks til' Christmas- October 4	
10 weeks til' Christmas- October 11	
9 weeks til' Christmas- October 18	
8 weeks til' Christmas- October 25	
7 weeks til' Christmas- November 1	
6 weeks til' Christmas- November 8	
5 weeks til' Christmas- November 15	
4 weeks til' Christmas- November 22	
3 weeks til' Christmas- November 29	
2 weeks til' Christmas- December 6	

3. The later you wait to start the challenge, the more money you'll need to put away. Starting your saving early makes the money you need to save each week a much lower number.
4. There are several ways you can save the money.
 - a. **Set it and forget it-** If you've got a savings account with your bank, you could set it to auto transfer the amount you need each week from your checking to your savings. (Just make sure you have enough coming in that you can afford to transfer that amount so you don't overdraw your checking).
 - b. **Grab the cash-** If you are a cash kind of person you could go to your bank each week and withdrawal the cash and keep it in a stash or fire safe in your house. Then when you're ready to shop, you can divide up your money into smaller envelopes by person based on how much you want to spend on them.
5. Once you decide how you will save the money, it's time to decide how you will spend the money. I've included a printable budget sheet on Page 3.
6. After you've decided on a budget, you can track your savings on page 4, watching your stash grow week by week until you reach your goal!

Good luck! I'll be in touch each week to encourage you toward your goals plus give you tips for saving some extra cash this year on gifts! – Kim Anderson

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Set your savings milestones on the tree. Color in each part of the tree as you reach a savings milestone!
Hang this up for motivation and you'll be there before you know it!

