

## February 2024 – Financial Challenge

Financial health is important and often overlooked, though it can be one of the biggest stressors in our lives. This month, try to complete as many suggestions below as you can.

Name: \_\_\_\_\_

Department: \_\_\_\_\_



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				<b>1</b> List out your income and expected expenses for the month	<b>2</b> Categorize your expenses (groceries, hygiene, etc)	<b>3</b> Write down your financial goals
<b>4</b> <b>NO SPEND DAY</b> — Consider visiting Pinnacle Park	<b>5</b> Talk to your household members about finances	<b>6</b> Establish a monthly budget (with your partner, spouse, family, etc)	<b>7</b> Identify spending areas to address	<b>8</b> When you go out to eat, order water to drink	<b>9</b> Carpool when possible and optimize trips	<b>10</b> Go through your closet and consign what you no longer wear
<b>11</b> <b>NO SPEND DAY</b> — Consider Visiting the Library	<b>12</b> Pack your lunch and snacks for work instead of eating at restaurants	<b>13</b> When you go shopping, only get what is on your list	<b>17</b> Look around you, and notice three things you're thankful for	<b>15</b> Cut out bottled drinks and drink water from the tap	<b>16</b> Review your subscriptions and cut back on what you can	<b>17</b> Unplug things that aren't in use and turn off lights when you leave the room to cut energy costs
<b>18</b> Unplug things that aren't in use and turn off lights when you leave the room to cut energy costs	<b>19</b> Cut back on expensive habits like buying coffee in the mornings — make at home	<b>20</b> Assess your debt and create a repayment plan	<b>21</b> Set a savings goal and make a plan	<b>22</b> Set up automated transfers to your savings account	<b>23</b> Start writing down each time you spend money & what category it fits in	<b>24</b> Try not to eat at any restaurants or fast food this weekend
<b>25</b> <b>NO SPEND DAY</b> — Consider Visiting Judaculla Rock	<b>26</b> Meal plan for the week	<b>27</b> Set your thermostat in a way that will reduce costs	<b>28</b> Buy generic instead of name brand	<b>29</b> <b>NO SPEND DAY</b> — Consider visiting the Greenway		

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Turn in your completed log through interdepartmental mail to **Jenifer Pressley** at the **Cullowhee Recreation Center** by March 11th.