

December 2025

Financial Challenge

Did you know that almost 35% of Jackson County residents do not have the financial ability to cover a \$400 emergency by using cash or by taking money from their checking or savings account. 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 of the suggestions below as you can.

Name _____ Department _____

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
|---|--|---|---|--|--|--|
| | 1 List out your income and expected expenses for the month | 2 Categorize your expenses (groceries, hygiene, etc) | 3 Start writing down each time you spend money & what category it fits in | 4 NO SPEND DAY — Consider visiting Pinnacle Park | 5 Talk to your household members about finances | 6 Establish a monthly budget (with your partner, spouse, family, etc) |
| 7 Identify spending areas to address | 8 Buy generic instead of name brand | 9 Carpool when possible and optimize trips | 10 Go through your closet and consign what you no longer wear | 11 NO SPEND DAY — Consider Visiting the Library | 12 Pack your lunch and snacks for work instead of eating at restaurants | 13 When you go shopping, only get what is on your list |
| 14 When you go out to eat, order water to drink | 15 Cut out bottled drinks and drink water from the tap | 16 Review your subscriptions and cut back on what you can | 17 Cut back on expensive habits like buying coffee in the mornings — make it at home | 18 NO SPEND DAY — Consider going for a walk at the Greenway | 19 Assess your debt and create a repayment plan | 20 Cut energy costs- Unplug things that aren't in use and turn off lights when you leave the room |
| 21 Set your thermostat in a way that will reduce costs | 22 Meal plan for the week | 23 NO SPEND DAY — Consider Visiting Judaculla Rock | 24 NO SPEND DAY — Enjoy time with your family and friends | 25 NO SPEND DAY — Enjoy time with your family and friends | 26 Try not to eat at any restaurants or fast food this weekend | 27 Unplug things that aren't in use and turn off lights when you leave the room to cut energy costs |
| 28 Write down your financial goals | 29 Identify a set amount of money to place in a savings account | 30 Set up automated transfers to your savings account | 31 Set a savings goal and make a plan | | | |

Please submit completed challenge through interdepartmental mail to **Jenifer Pressley** at the Cullowhee Recreation Center by **January 9th**.

