

February 2025 – 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
						1 List out your income and expected expenses for the month
2 Categorize your expenses (groceries, hygiene, etc)	3 Write down your financial goals	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 When you go out to eat, order water to drink
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	17 Look around you, and notice three things you're thankful for	15 Cut out bottled drinks and drink water from the tap
16 Review your subscriptions and cut back on what you can	17 Unplug things that aren't in use and turn off lights when you leave the room to cut energy costs	18 Unplug things that aren't in use and turn off lights when you leave the room to cut energy costs	19 Cut back on expensive habits like buying coffee in the mornings — make at home	20 Assess your debt and create a repayment plan	21 Set a savings goal and make a plan	22 Set up automated transfers to your savings account
23 Start writing down each time you spend money & what category it fits in	24 Try not to eat at any restaurants or fast food this weekend	25 NO SPEND DAY — Consider Visiting Judaculla Rock	26 Meal plan for the week	27 Set your thermostat in a way that will reduce costs	28 Buy generic instead of name brand	

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Turn in your completed log through interdepartmental mail to **Jenifer Pressley** at the **Cullowhee Recreation Center** by March 7th.