



# 30-Day Smart Saver Challenge: Who Can Save More—Parent or Child?

Check out our social media pages to get tips on each daily challenge!

## WEEK 1: KICKSTART YOUR SAVINGS!

	Day 1: Set your savings goal! Parent and child decide on a realistic amount to save by the end of 30 days.
	Day 2: Skip that takeaway coffee or snack today—put the money in your savings jar instead.
	Day 3: Bring your lunch to work/school instead of buying out—put what you save in your savings pot.
	Day 4: No-spend day! Commit to spending \$0 today—track what you would have spent and save it.
	Day 5: Sell something you no longer need (old toys, clothes, etc.) and add the profit to your savings.
	Day 6: Find a cheaper alternative to something you regularly buy (groceries, entertainment).
	Day 7: Family thrift day! Shop second-hand and put what you saved into your savings.

## WEEK 2: CUT COSTS, BOOST SAVINGS!

	Day 8: Skip the streaming fees and watch free-to-air TV for movies or shows instead!
	Day 9: Instead of asking for takeaway, challenge yourself to cook a fun meal at home.
	Day 10: DIY movie night! No going to the cinema—watch a movie at home and save.
	Day 11: Family challenge: See who can go the longest without buying something unnecessary today.
	Day 12: Review your phone/data plan - are you getting the best bang for buck? Change your plan and save.
	Day 13: Go for a walk or bike ride instead of driving to a close location—put that fuel money into savings.
	Day 14: Save all your loose change in a jar for the entire week—see how much you have at the end!



## WEEK 3: GET CREATIVE WITH SAVING!

Day 15: Love reading? Instead of buying expensive books at the store, download free or discounted e-books online!

Day 16: DIY gift-making day: Create homemade gifts instead of buying them.

Day 17: Challenge the family to a "who can find the best discount" competition while shopping.

Day 18: Have a clothes swap with friends or family instead of buying new.

Day 19: Reduce screen time (no paid apps or games today!) and do a free family activity instead.

Day 20: Plan a zero-spending weekend! Prepare food and activities in advance to avoid spending.

Day 21: Everyone chooses one hobby/expense to skip this week (like bowling, dining out)—save the money.

## WEEK 4: FINISHING STRONG!

Day 22: Fix-it challenge: Don't just replace it, repair it and feel good about it.

Day 23: Want a new look? Get creative and experiment with outfits using clothes you already have!

Day 24: Grocery hack day—plan meals/lunchboxes using only what you already have in the house.

Day 25: Turn off lights, unplug devices, and reduce power usage wherever you can!

Day 26: Free day out! Find a local free event (museum, park, etc.) and enjoy it without spending.

Day 27: Check out a new budgeting app with your child and track your spending together.

Day 28: Challenge everyone to save an extra \$5-\$10 today in any creative way.

Day 29: Reflect on how much you've saved—write down three things you've learned.

Day 30: Final challenge—add one last push to your savings (even if it's small!) and celebrate your success!