Ten-Week Ladder

START DATE _____

$55
Total after ten weeks

$1 to $10
Add $1 more each week

Pause, don't force it
Repeat a lower amount if a week is tight

WEEK	SAVE	TOTAL SO FAR	DATE	ACTUAL AMOUNT	DONE
1	$1	$1			☐
2	$2	$3			☐
3	$3	$6			☐
4	$4	$10			☐
5	$5	$15			☐
6	$6	$21			☐
7	$7	$28			☐
8	$8	$36			☐
9	$9	$45			☐
10	$10	$55			☐

Check the biggest week first. Week 10 asks for $10. If that would leave you short for bills or bus fare, use the flat-deposit tracker instead and pick an amount that can stay the same every week.

What I'm saving for

Flat-Deposit Tracker

WEEKLY AMOUNT $ _____

Choose one amount that can stay the same every week, such as $1, $2 or $5. Write what you actually moved, even if it is $0. $5 a week for 52 weeks adds up to $260.

WEEK	DATE	ACTUAL	TOTAL
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			

WEEK	DATE	ACTUAL	TOTAL
27			
28			
29			
30			
31			
32			
33			
34			
35			
36			
37			
38			
39			
40			
41			
42			
43			
44			
45			
46			
47			
48			
49			
50			
51			
52			

Twelve-Month Savings Log

YEAR _____

For challenges where the result can't be predicted, like a no-buy week, a pantry challenge or cutting a fee. Write the challenge, a realistic target and what actually happened. $0 is a valid entry.

MONTH	CHALLENGE	TARGET	ACTUAL	NOTES
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				