

# 21 Day Savings Challenge

21 days of practical savings activities

01

Day 1

Manifestation Prayer

Take time to pray over your savings challenge & goal. Be sure to manifest all that you desire!

Save \$1.00 or more.

02

Day 2

Time to set your savings GOAL!!

1. Determine how much money you will save during our 21 Day Challenge.
2. Place it in a visible space (on your jar, bathroom mirror, vision board, etc.

I'm rooting for you!!!

Save \$2.00 or more.

03

Day 3

Let's read The First Law of Gold; the excerpt is taken from the book, "The Richest Man in Babylon" by George S. Carlson. After reading, please write your thoughts in the notes section. Will you use this law??

You can find the excerpt here:

[http://www.ccsales.com/the\\_richest\\_man\\_in\\_babylon.pdf](http://www.ccsales.com/the_richest_man_in_babylon.pdf)

Save \$3.00 or more.

04

Day 4

Complete your "Live Wealthier Goals." Answer these questions. How much will I save? How will I save? When will I save? Why am I saving? This gives perspective and purpose for your savings goal.

Save \$4.00 or more.

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05

Day 5

Create a Wealth Bucket to stockpile your savings. What's a Wealth Bucket?

A Wealth Bucket is where you save money & it grows interest! This money can be used for a rainy day or anything that you desire. Essentially, you are getting paid to save your own money, this will benefit you. Savings account that grows interest.

Save \$5.00 or more.

06

Day 6

Needs vs. Wants List . Let's be CLEAR Needs & Wants are NOT the same! Knowing the difference between needs and wants is the game changer within your savings & budgeting goals. What are needs? Needs are basic necessities that you can NOT live without....This may vary from person to person, but you can put a basic list together that should apply to you.

What are wants? Wants are things that you desire however you do NOT need them to survive. This list could include just about everything. Today, I challenge you to be open & honest with yourself when creating your needs vs. wants list. Ask yourself these questions.

What adjustments do I need to make? Should I remove anything from my budget?

Save \$6.00 or more.

07

Day 7

Now that you have created the NEEDS vs WANTS list you must analyze it. This simply means taking a closer look at where your money goes. Does it mostly go towards needs or wants? Honestly, ask yourself these simple questions (utilize the notes section) Do I need it? Do I want it? Is this something that I need now? Can it wait? What can I eliminate? These are the five most important questions to ask & answer prior to creating your budget.

Save \$7.00 or more.

08

Day 8

Today we will embark on a very rewarding task...finding an accountability partner! This is a crucial step in your journey to becoming financially free. We all need someone that keep us on track because at times we all get off track! It is important to keep in mind that your accountability partner should be someone in your circle that encourages you vs.

discouraging you, they will tell you the truth and not say yes to appease you. This person wants to see you win just as much as you do. Who will your accountability partner be???

Save \$8.00 or more.

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09

Day 9

The vision must be followed by the venture. It is not enough to stare up the steps - we must step up the stairs. -Vance Havner

Keeping this quote in mind...What is your financial vision for yourself, your family, your business etc. Write out your weekly, monthly & annual financial goals. How will you step up the stairs??

Save \$9.00 or more.

10

Day 10

You should be SO VERY PROUD of yourself! You've accomplished ALOT in this short amount of time! Today we are going to focus on the 3 R's .

Review-everything that you have learned & observed within the last 9 days.

Reflect-on where you are RIGHT NOW as it relates to your savings goal.

Relax-take some time to relax your mind & body! You deserve it! Keep crushing your goals.

Save \$10.00 or more.

11

Day 11

Today let's focus on essential spending ONLY!! When we are saving for a specific amount of time and are doing well it is natural to want to reward yourself. Remember STAY THE COURSE...I encourage you to only spend money on your essentials today. Refer back to your needs vs. wants list . I also suggest that you do not purchase anything that you will have to take back later. That leads to us feeling shame, doubt & other BIG emotions. We are reaching our goals with excitement & confidence!!! You got this!

Save \$11.00 or more.

12

Day 12

You should be SO VERY PROUD of yourself! You've accomplished ALOT in this short amount of time! Today we are going to focus on the 3 R's .

Review-everything that you have learned & observed within the last 9 days.

Reflect-on where you are RIGHT NOW as it relates to your savings goal.

Relax-take some time to relax your mind & body! You deserve it! Keep crushing your goals.

Save \$12.00 or more.

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*21 days of practical savings*

13

Day 13

Today, it's time to "Find the Money Bag" by creating opportunities for savings. Take out your Needs List and go through each expense to see if you can reduce the amount of money you spend for things like groceries, personal care, entertainment, transportation, etc. No amount is too small. Every bit you save will help you complete the savings goal that you wrote down on day 2.

Save \$13.00 or more.

14

Day 14

We're saving on monthly expenses. Let's discuss ways that you can save money within your budget! Ask yourself ; Do I need this subscription? Do I utilize this membership? Can save on monthly rates?

Save \$14.00 or more.

15

Day 15

We're making a shift in creating a budget mindset while saving!

This is one of the most important steps in creating generational wealth! I challenge you to create a smart goal for your family! Ensure the goals you set are aligned with the five SMART criteria(Specific, Measurable, Actionable, Relevant , and Time), you have an anchor on which to base all of your focus and decision-making.

Save \$15.00 or more.

16

Day 16

As we shift our mindset to budgeting while saving I want to encourage you all to give EVERY DOLLAR A DESTINATION!! The thought of saving & having a 0 balance budget can be TERRIFYING however TRUST ME it's one of the best feelings especially when you have needs, wants, savings & plans for latter life taken care of. I'm not asking you to give every dollar a destination today, I'm simply asking you to think & pray about it. Think about this...Assign a task to every dollar you earn. Budget to save money, but be sure to set funds aside for entertainment, groceries , and other miscellaneous items. When every cent has a predetermined destination and income minus spend equals zero, you have created a zero-balance budget; this is the goal. Generational Wealth awaits....

Save \$16.00 or more.

# 21 Day Savings Challenge

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Day 17

You should be SO VERY PROUD of yourself! You've accomplished ALOT!

Today we are going to focus on the 3 R's .

Review-everything that you have learned & observed.

Reflect-on where you are RIGHT NOW as it relates to your savings goal.

Relax-take some time to relax your mind & body! You deserve it! Keep crushing your goals.

Save \$17 or more.

17

Day 18

Today we are focusing on ABUNDANCE. According to Webster, Abundance is an ample quantity : an abundant amount : profusion a city that has an abundance of fine restaurants. 2 : affluence, wealth a life of abundance. . Sounds GOOD right?

The purpose of today's task is to see how much extra money you need to earn per month to make abundance happen for YOU! Write down every bit of abundance that you desire; don't hold back. I want you to add everything you're passionate about. You may not have the funds right now to pay for it all, but it's important to pre-plan for the life you want so you can take the steps necessary to attain it.

A dream without a plan stays a dream. #letsplantogether

Save \$18.00 or more.

18

Day 19

This has been a cool journey. As many of you may know or if you didn't know you will find out quickly that in order to save money you have to MAKE MONEY!! (No brainer right lol) So today I want you to..."Show Me the Money"-Do you have extra income? multiple jobs? Several streams of income? Write down how much money you can save from each.

Save \$19.00 or more.

19

Day 20 :Level up 5.4.3.2.1.

5.) Tell a friend: Correction, tell a real friend. This means someone who will hold you accountable without making you feel guilty about your saving challenge. 4) Reward yourself: Everyone likes a pat on the back from time-to-time. Get yourself something special if you stay on your budget. 3) Let go: No more guilt. Stop being so hard on yourself. We've all made mistakes including me. Get over it, move on and forward. 2) Use technology: Automation, computers, special calculators, email alerts sent to you from your bank, all these things are your friend. Hang out often. 1) Check regularly: Money needs to be monitored to grow, so check on it regularly to ensure it's doing what you instructed it do.

Save \$20.00 or more.

20

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Day 21

**YOU DID IT!!!!**

You should be SO VERY PROUD of yourself! You've accomplished ALOT in this short amount of time! Today we are going to focus on the 3 R's .

Review-everything that you have learned & observed within the last 20 days!

Reflect-on where you are RIGHT NOW as it relates to your savings goal.

Relax-take some time to relax your mind & body! You deserve it! Keep crushing your goals.

Remember to stick to your budget. Need assistance contact Meek  
[budgetingwithmeek@gmail.com](mailto:budgetingwithmeek@gmail.com) or 901-701-8445

Save \$21.00 or more.

21

# How to Create a Wealth Bucket

How it works... Visit <https://www.magnifymoney.com/compare/savings-account/> find a free Savings/Money Market Account (MMA) that has no fees.

\* Select the free account that offers the highest interest rate.\* Apply to the account .One place for a Wealth Bucket is an online-only Savings Account or Money Market Account (MMA).

Perks of choosing an account at an online bank?\* It's FREE. Yay! (At least it should be. Choose a free, no-fee Savings Account from MagnifyMoney).

There's no minimum or maximum amount of money you can transfer into your Money Bucket. You can transfer \$5 just as easily as \$5,000 It takes 2-5 business days to transfer money from the online-only account back to your regular bank account .

This makes accessing your money inconvenient and inconvenient money gets saved. (Don't open a checking account at the same online-only bank where you have your Wealth Bucket.

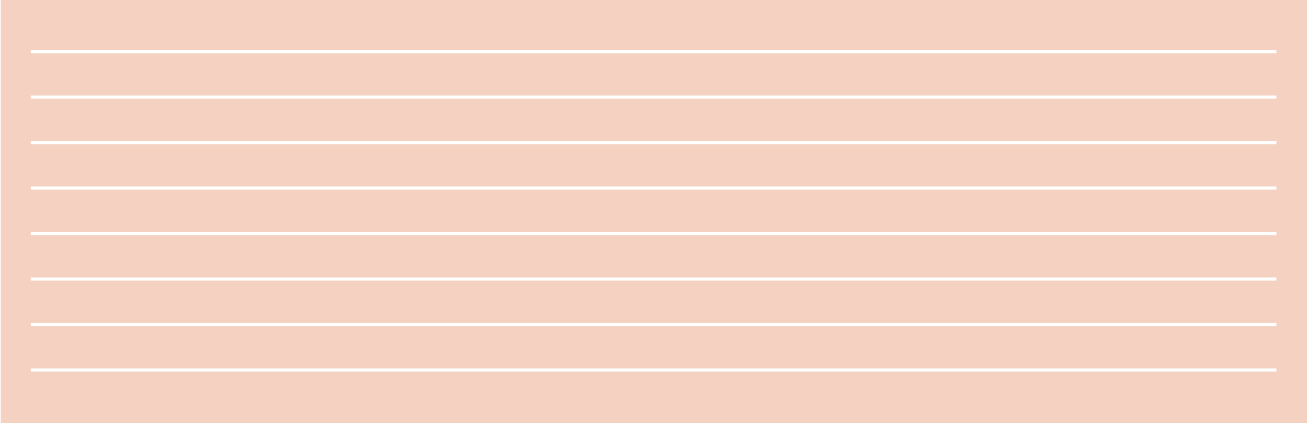
This is NOT a MUST HAVE simply another savings option. You must determine if this will work for you! Remember we're planning for latter life & TODAY all at the same time.  
Trust the Process.-Meek



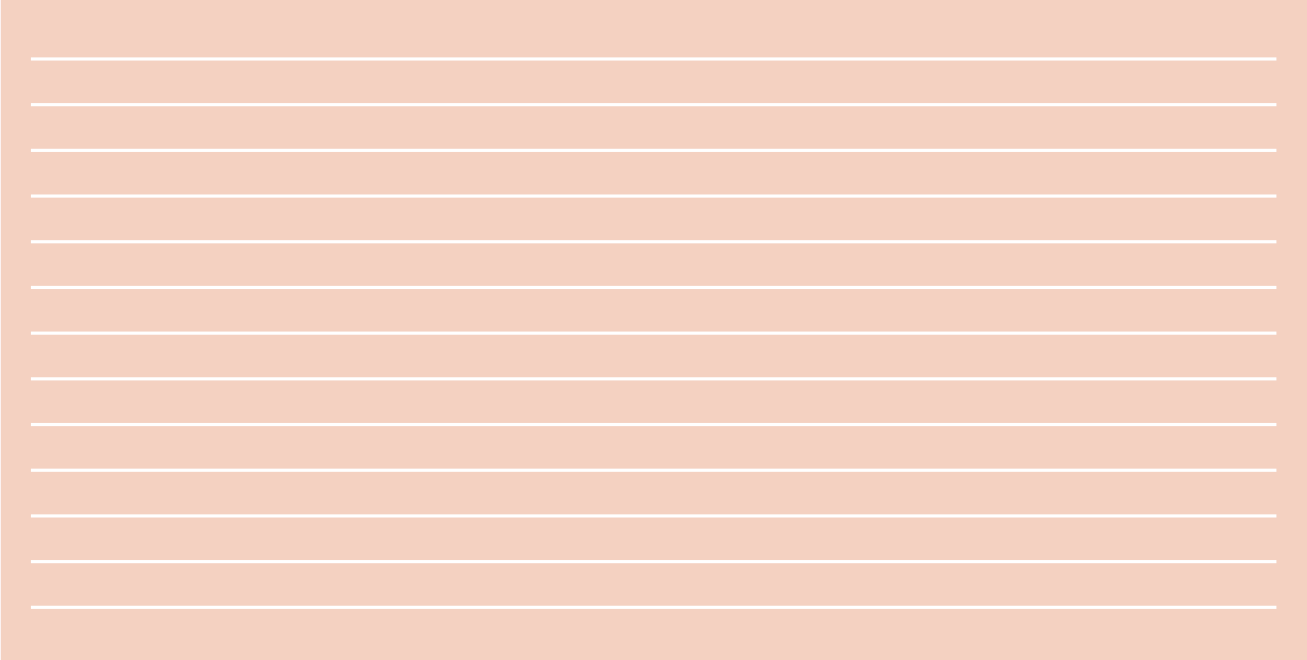
BUDGETING  
WITH MEEK

# NOTES

Answer your challenge questions here.



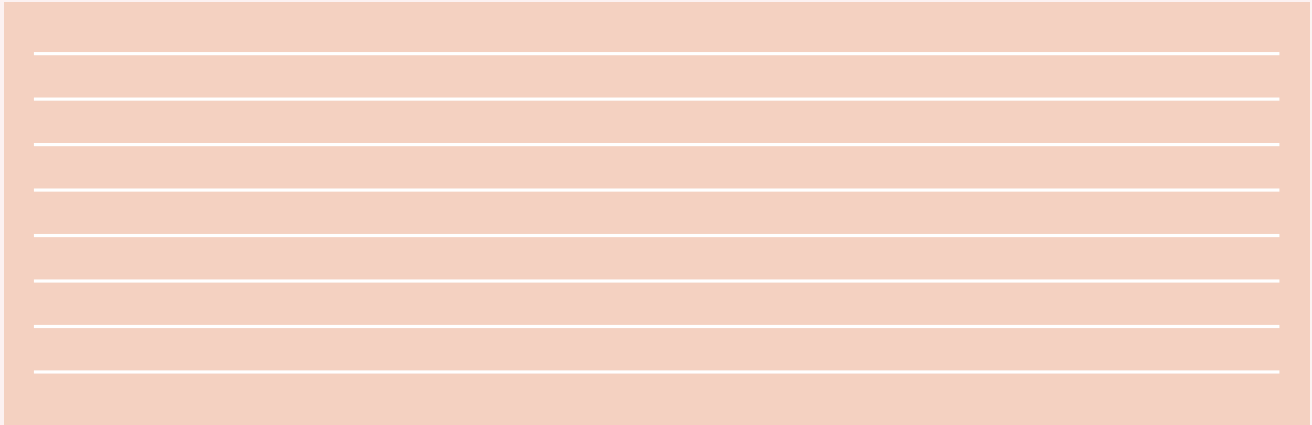
Jot down your thoughts here.



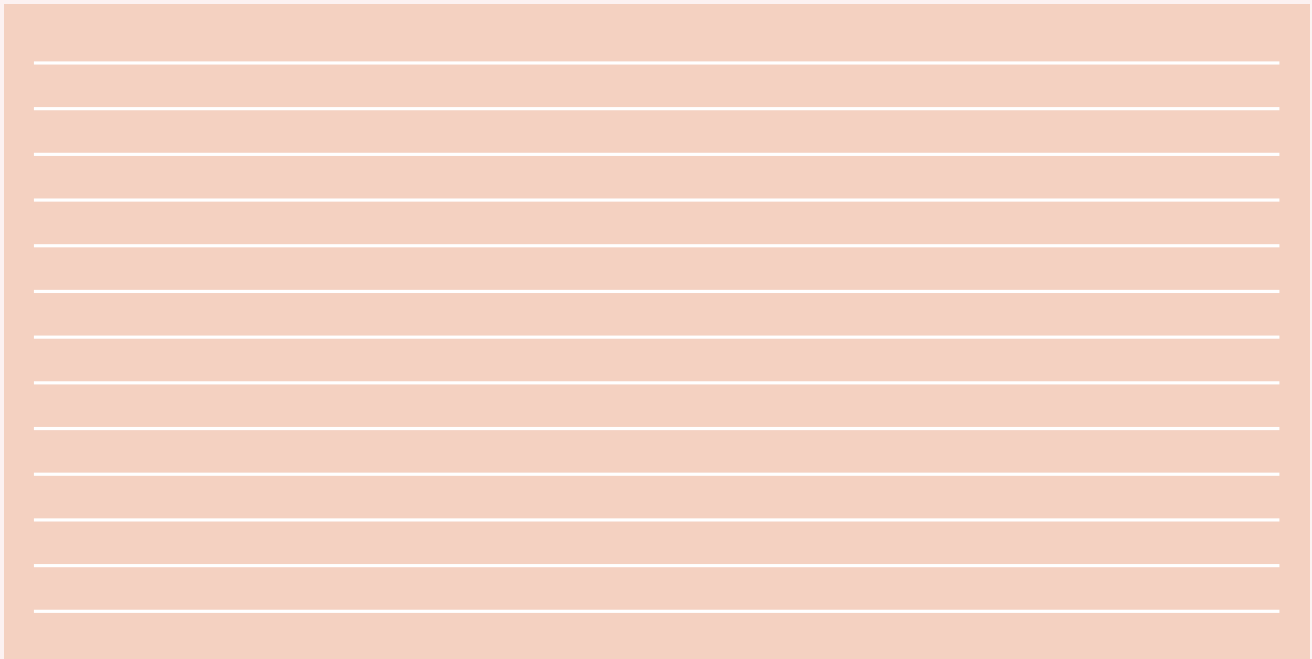


# NOTES

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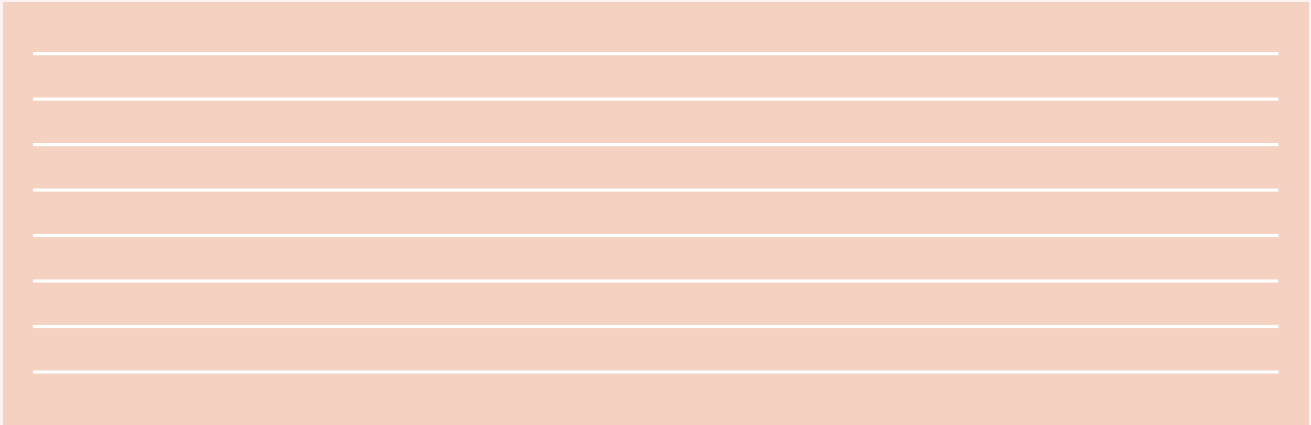


Jot down your thoughts here.



# NOTES

Answer your challenge questions here.



Jot down your thoughts here.

