

52 Week Money Challenge

Week	Amount	Deposit Made	Balance
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
11	\$11		\$66
12	\$12		\$78
13	\$13		\$91
14	\$14		\$105
15	\$15		\$120
16	\$16		\$136
17	\$17		\$153
18	\$18		\$171
19	\$19		\$190
20	\$20		\$210
21	\$21		\$231
22	\$22		\$253
23	\$23		\$276
24	\$24		\$300
25	\$25		\$325
26	\$26		\$351

Week	Amount	Deposit Made	Balance
27	\$27		\$378
28	\$28		\$406
29	\$29		\$435
30	\$30		\$465
31	\$31		\$496
32	\$32		\$528
33	\$33		\$561
34	\$34		\$595
35	\$35		\$630
36	\$36		\$666
37	\$37		\$703
38	\$38		\$741
39	\$39		\$780
40	\$40		\$820
41	\$41		\$861
42	\$42		\$903
43	\$43		\$946
44	\$44		\$990
45	\$45		\$1,035
46	\$46		\$1,081
47	\$47		\$1,128
48	\$48		\$1,176
49	\$49		\$1,225
50	\$50		\$1,275
51	\$51		\$1,326
52	\$52		\$1,378

*source: unclear but has been cited as developed by Kassondra Perry-Moreland who has a facebook page Kassondra's 52 Week Money Challenge

Variations: do what works for you

- Do it in reverse (Get the hard bit done first so that by Christmas you are only saving small amounts)
- Ad Hoc (Save any amount on the chart in any week but tick all off all amounts by week 52)
- Double or halve (Double if the challenge is not hard enough for you, or halve to make easier)
- Underline method (Each week save as much as you can and underline the accumulated total on the chart as well as putting an underline under the week you are up to)

Small Changes, Big Difference

You don't have to make huge changes to get ahead; often small and simple actions are the best way forward when it comes to making sustainable and manageable change. Remember, even small changes to your financial habits can have a positive snowball effect. Save first, then Invest. Make your money work hard for you by investing wisely.