

THE KINDLE WALLET

Savings Challenge Tracker

Five ways to save without noticing, tracked one check box at a time.

I.

The 365-Day Penny Challenge

saves \$667.95

II.

The 52-Week Challenge

saves \$1,378.00

III.

The 100-Envelope Challenge

saves \$5,050.00

IV.

The No-Spend Challenge

a 30-day discipline calendar

V.

The \$5 Bill Challenge

save every \$5 bill you touch

VI.

Design Your Own Challenge

any goal, any timeline

This tool is for general planning purposes only and is not personalized financial advice.

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I. The 365-Day Penny Challenge

Day 1, save 1 cent. Day 2, save 2 cents. Keep going through day 365.

364 DAYS
\$664.30

✓	Week	Save	Balance
☐	1	\$0.28	\$0.28
☐	2	\$0.77	\$1.05
☐	3	\$1.26	\$2.31
☐	4	\$1.75	\$4.06
☐	5	\$2.24	\$6.30
☐	6	\$2.73	\$9.03
☐	7	\$3.22	\$12.25
☐	8	\$3.71	\$15.96
☐	9	\$4.20	\$20.16
☐	10	\$4.69	\$24.85
☐	11	\$5.18	\$30.03
☐	12	\$5.67	\$35.70
☐	13	\$6.16	\$41.86
☐	14	\$6.65	\$48.51
☐	15	\$7.14	\$55.65
☐	16	\$7.63	\$63.28
☐	17	\$8.12	\$71.40
☐	18	\$8.61	\$80.01
☐	19	\$9.10	\$89.11
☐	20	\$9.59	\$98.70
☐	21	\$10.08	\$108.78
☐	22	\$10.57	\$119.35
☐	23	\$11.06	\$130.41
☐	24	\$11.55	\$141.96
☐	25	\$12.04	\$154.00
☐	26	\$12.53	\$166.53

✓	Week	Save	Balance
☐	27	\$13.02	\$179.55
☐	28	\$13.51	\$193.06
☐	29	\$14.00	\$207.06
☐	30	\$14.49	\$221.55
☐	31	\$14.98	\$236.53
☐	32	\$15.47	\$252.00
☐	33	\$15.96	\$267.96
☐	34	\$16.45	\$284.41
☐	35	\$16.94	\$301.35
☐	36	\$17.43	\$318.78
☐	37	\$17.92	\$336.70
☐	38	\$18.41	\$355.11
☐	39	\$18.90	\$374.01
☐	40	\$19.39	\$393.40
☐	41	\$19.88	\$413.28
☐	42	\$20.37	\$433.65
☐	43	\$20.86	\$454.51
☐	44	\$21.35	\$475.86
☐	45	\$21.84	\$497.70
☐	46	\$22.33	\$520.03
☐	47	\$22.82	\$542.85
☐	48	\$23.31	\$566.16
☐	49	\$23.80	\$589.96
☐	50	\$24.29	\$614.25
☐	51	\$24.78	\$639.03
☐	52	\$25.27	\$664.30

II. The 52-Week Challenge

Week 1, save \$1. Week 2, save \$2. Keep going through week 52.

TOTAL
\$1378.00

✓	Week	Save	Balance
☐	1	\$1.00	\$1.00
☐	2	\$2.00	\$3.00
☐	3	\$3.00	\$6.00
☐	4	\$4.00	\$10.00
☐	5	\$5.00	\$15.00
☐	6	\$6.00	\$21.00
☐	7	\$7.00	\$28.00
☐	8	\$8.00	\$36.00
☐	9	\$9.00	\$45.00
☐	10	\$10.00	\$55.00
☐	11	\$11.00	\$66.00
☐	12	\$12.00	\$78.00
☐	13	\$13.00	\$91.00
☐	14	\$14.00	\$105.00
☐	15	\$15.00	\$120.00
☐	16	\$16.00	\$136.00
☐	17	\$17.00	\$153.00
☐	18	\$18.00	\$171.00
☐	19	\$19.00	\$190.00
☐	20	\$20.00	\$210.00
☐	21	\$21.00	\$231.00
☐	22	\$22.00	\$253.00
☐	23	\$23.00	\$276.00
☐	24	\$24.00	\$300.00
☐	25	\$25.00	\$325.00
☐	26	\$26.00	\$351.00

✓	Week	Save	Balance
☐	27	\$27.00	\$378.00
☐	28	\$28.00	\$406.00
☐	29	\$29.00	\$435.00
☐	30	\$30.00	\$465.00
☐	31	\$31.00	\$496.00
☐	32	\$32.00	\$528.00
☐	33	\$33.00	\$561.00
☐	34	\$34.00	\$595.00
☐	35	\$35.00	\$630.00
☐	36	\$36.00	\$666.00
☐	37	\$37.00	\$703.00
☐	38	\$38.00	\$741.00
☐	39	\$39.00	\$780.00
☐	40	\$40.00	\$820.00
☐	41	\$41.00	\$861.00
☐	42	\$42.00	\$903.00
☐	43	\$43.00	\$946.00
☐	44	\$44.00	\$990.00
☐	45	\$45.00	\$1035.00
☐	46	\$46.00	\$1081.00
☐	47	\$47.00	\$1128.00
☐	48	\$48.00	\$1176.00
☐	49	\$49.00	\$1225.00
☐	50	\$50.00	\$1275.00
☐	51	\$51.00	\$1326.00
☐	52	\$52.00	\$1378.00

Tip: play it backwards —
\$52 in week 1 when money's
loose, \$1 in week 52 when
it's tight (the holidays).

III. The 100-Envelope Challenge

Number 100 envelopes 1–100. Each day, pick one at random and fill it with that many dollars.

Check off each number as you fill that envelope — in any order you like, not in sequence.

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 ☐	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 ☐	53 ☐	54 ☐	55 ☐	56 ☐	57 ☐	58 ☐	59 ☐	60 ☐
61 ☐	62 ☐	63 ☐	64 ☐	65 ☐	66 ☐	67 ☐	68 ☐	69 ☐	70 ☐
71 ☐	72 ☐	73 ☐	74 ☐	75 ☐	76 ☐	77 ☐	78 ☐	79 ☐	80 ☐
81 ☐	82 ☐	83 ☐	84 ☐	85 ☐	86 ☐	87 ☐	88 ☐	89 ☐	90 ☐
91 ☐	92 ☐	93 ☐	94 ☐	95 ☐	96 ☐	97 ☐	98 ☐	99 ☐	100 ☐

Fill all 100 envelopes and you'll have saved \$5050.00

IV. The No-Spend Challenge

Pick any 30 days. Mark a day complete only if you spent nothing beyond true essentials.

“Essentials” is your call — decide what counts before day 1, not in the middle of day 12.

Day 1 ☐	Day 2 ☐	Day 3 ☐	Day 4 ☐	Day 5 ☐	Day 6 ☐
Day 7 ☐	Day 8 ☐	Day 9 ☐	Day 10 ☐	Day 11 ☐	Day 12 ☐
Day 13 ☐	Day 14 ☐	Day 15 ☐	Day 16 ☐	Day 17 ☐	Day 18 ☐
Day 19 ☐	Day 20 ☐	Day 21 ☐	Day 22 ☐	Day 23 ☐	Day 24 ☐
Day 25 ☐	Day 26 ☐	Day 27 ☐	Day 28 ☐	Day 29 ☐	Day 30 ☐

V. The \$5 Bill Challenge

Every time a \$5 bill lands in your hand, set it aside instead of spending it.

This one has no calendar — log it whenever it happens. Even 20 bills is \$100 you didn't plan for.

#	Date	Source	Running Total
1			
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VI. Design Your Own Challenge

Any goal, any timeline. Fill in your own amounts below.

My Goal

Target Amount

Timeframe

Start Date

Check one box per contribution. Multi-colored on purpose — pick whichever box color fits your mood that day.

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Notes

Track what worked, what didn't, and what you're saving toward next.

This tracker is for general planning purposes only and is not personalized financial advice. Consult a licensed financial advisor for guidance specific to your situation.