

# Money Challenges That Will Help You Save More This Year

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2018 is here with us, and as always, many of us have New Year's resolutions we want to accomplish before the year ends. Starting in January, most of these resolutions are put into action, but come March, we have given up on most of them and only a few can survive until the end of the year. Most of our resolutions don't go through because they are too unrealistic or too broad. Money saving is always top on everyone's resolutions list. Whether you are doing it to get out of debt or to build up some cash for leisure and emergencies, you need to split your goals into **smaller achievable** bits. You can do so by doing some money challenges. They involve saving a specific amount of cash daily, weekly, monthly, or quarterly. ***If it's been hard for you to achieve your saving goals, here are some of the money challenges you can try this year:***

## No-Spend Challenge

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You can choose a number of months in a year, weeks in a month, or even days in a week to do this challenge. ***During the chosen days, only spend on necessities such as mortgages, utilities, and food.*** While shopping for necessities, purchase them in bulk so that on your challenge days, you can spend as little as possible. Avoid spending on luxuries by practicing some money saving tips.

## Expense Tracking Challenge

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You can do this the old-fashioned way by writing down every expense you make. This might seem as a waste of time in the beginning, but after some time, you will get the hang of it. ***The goal isn't to avoid spending; it's to observe your spending habits.*** If you've always wondered where your money goes, this is the challenge for you. You can do this for a month to ***help you make wiser choices before making certain purchases.***

## Monthly/Weekly Saving Money Challenge

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To successfully do this challenge, you need to ***open a savings account different from the one you already have***. If you earn monthly, you can set up a monthly ***automatic transfer of a certain amount into the savings account***. If you earn weekly or daily, set up a target, and at the end of the month, you can deposit the amount to the savings account. When doing this challenge, don't save beyond your budget – you can end up without cash to carry out your day-to-day activities.

These challenges are great but can ***only be successful if you are committed and consistent***. That said; your goal should be to create saving habits that can extend further than a year. It's only then that your savings can grow and help you make meaningful investments. To save more from these challenges, you can combine two or more at the same time. Imagine if you saved a certain amount every month, tracked your savings, and didn't spend during certain days.

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