

# AUGUST

In honor of National Finance Awareness Day, take our 31-day challenge to improve your budget, save more and become financially savvy.

WED  
01

Go back to basics with this **budgeting calculator**.



THU  
02 #

Comb through your expenses to **minimize what you don't need**.

FRI  
03

Look at recurring expenses (**car**, utilities, phone) and call to make sure you have the best rate.



FRI  
04

Don't be afraid to haggle to get the best price. Gym membership, rent... it's all negotiable.



SUN  
05

Now that you're organized, set up a **budgeting system**.



MON  
06

Use a **software budgeting** tool to track it.

TUE  
07

Have a big **life milestone** coming up? Work it into the budget early.

WED  
08

Love **credit card reward points**? It's not worth it if you're paying interest.



THU  
09

**Automate your savings** to help stay on track.



FRI  
10

Pack your lunch and **lower your bill at restaurants**.



SAT  
11

Make a plan to pay off your **credit card debt**.

SUN  
12

Overhaul your grocery **shopping strategy and save**.

MON  
13

Use podcasts to **improve your financial literacy**.



TUE  
14

Happy National Finance Awareness Day!

WED  
15 #

Spend less. When you can't, **spend smart**.



THU  
16

Avoid **common financial mistakes** to help stay ahead.

SAT  
17

Increase the value of your home on a **small budget**.



FRI  
18

Reduce your taxes by donating old clothes and unused items.



SUN  
19

**Use cash instead of cards** — studies show you tend to spend less.



MON  
20 #

Install LED bulbs to save on your electric bill.

TUE  
21

Check your **credit score** and identify areas of improvement.

WED  
22

Protect against **identity theft** and keep your credit score safe.



THU  
23

Set a savings goal equal to six months' salary.

FRI  
24

Aim to save 15% of your income for retirement.



SAT  
25

Get familiar with diversification and **why it's best for your investments**.

SUN  
26

Set up a **will**, especially if you own property or have family.

MON  
27

Earn more by starting a **side gig**.



TUE  
28

Read about **IRAs** and see if they're right for your retirement.

WED  
29

**Use an app** so you can check your budget anywhere, anytime.



THU  
30 #

Start **investing on a small scale**.

FRI  
31 #

Think about your **retirement goals** and your options.

