Savings challenge flexible targets

Set affordable weekly savings targets instead of rigid challenges.

Three steps

1. Pick a manageable weekly target
2. Record actual amounts
3. Adjust next week without borrowing

A worked example

Week	1
Target	10
Actual	7
Running total	7

A seven-unit saving still counts toward progress.

Prioritize essential bills.

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Use one row per item or decision. Start with what you know.

Week	Target	Actual	Running total

My next action / when