

52 Week Savings Challenge • Classic

Save \$1 in week 1, \$2 in week 2 ... \$52 in week 52. Tick each week when the money is moved.

I'M SAVING FOR _____ START DATE _____ ACCOUNT _____

\$1,378

saved in 52 weeks

MILESTONES — TICK WHEN YOUR TOTAL PASSES

☐\$100

☐\$250

☐\$500

☐\$750

☐\$1,000

☐\$1,250

☐\$1,378

✓	WEEK	DATE	SAVE	TOTAL	✓	WEEK	DATE	SAVE	TOTAL
☐	1		\$1	\$1	☐	27		\$27	\$378
☐	2		\$2	\$3	☐	28		\$28	\$406
☐	3		\$3	\$6	☐	29		\$29	\$435
☐	4		\$4	\$10	☐	30		\$30	\$465
☐	5		\$5	\$15	☐	31		\$31	\$496
☐	6		\$6	\$21	☐	32		\$32	\$528
☐	7		\$7	\$28	☐	33		\$33	\$561
☐	8		\$8	\$36	☐	34		\$34	\$595
☐	9		\$9	\$45	☐	35		\$35	\$630
☐	10		\$10	\$55	☐	36		\$36	\$666
☐	11		\$11	\$66	☐	37		\$37	\$703
☐	12		\$12	\$78	☐	38		\$38	\$741
☐	13		\$13	\$91	☐	39		\$39	\$780
☐	14		\$14	\$105	☐	40		\$40	\$820
☐	15		\$15	\$120	☐	41		\$41	\$861
☐	16		\$16	\$136	☐	42		\$42	\$903
☐	17		\$17	\$153	☐	43		\$43	\$946
☐	18		\$18	\$171	☐	44		\$44	\$990
☐	19		\$19	\$190	☐	45		\$45	\$1,035
☐	20		\$20	\$210	☐	46		\$46	\$1,081
☐	21		\$21	\$231	☐	47		\$47	\$1,128
☐	22		\$22	\$253	☐	48		\$48	\$1,176
☐	23		\$23	\$276	☐	49		\$49	\$1,225
☐	24		\$24	\$300	☐	50		\$50	\$1,275
☐	25		\$25	\$325	☐	51		\$51	\$1,326
☐	26		\$26	\$351	☐	52		\$52	\$1,378

Missed a week? Don't restart — add it to next week or spread it over the next month. A late deposit counts just as much.

52 Week Savings Challenge • Reverse

Start with \$52, end with \$1 — the big deposits come first, December is easy

I'M SAVING FOR _____ START DATE _____ ACCOUNT _____

\$1,378

saved in 52 weeks

MILESTONES — TICK WHEN YOUR TOTAL PASSES

☐\$100

☐\$250

☐\$500

☐\$750

☐\$1,000

☐\$1,250

☐\$1,378

✓	WEEK	DATE	SAVE	TOTAL	✓	WEEK	DATE	SAVE	TOTAL
☐	1		\$52	\$52	☐	27		\$26	\$1,053
☐	2		\$51	\$103	☐	28		\$25	\$1,078
☐	3		\$50	\$153	☐	29		\$24	\$1,102
☐	4		\$49	\$202	☐	30		\$23	\$1,125
☐	5		\$48	\$250	☐	31		\$22	\$1,147
☐	6		\$47	\$297	☐	32		\$21	\$1,168
☐	7		\$46	\$343	☐	33		\$20	\$1,188
☐	8		\$45	\$388	☐	34		\$19	\$1,207
☐	9		\$44	\$432	☐	35		\$18	\$1,225
☐	10		\$43	\$475	☐	36		\$17	\$1,242
☐	11		\$42	\$517	☐	37		\$16	\$1,258
☐	12		\$41	\$558	☐	38		\$15	\$1,273
☐	13		\$40	\$598	☐	39		\$14	\$1,287
☐	14		\$39	\$637	☐	40		\$13	\$1,300
☐	15		\$38	\$675	☐	41		\$12	\$1,312
☐	16		\$37	\$712	☐	42		\$11	\$1,323
☐	17		\$36	\$748	☐	43		\$10	\$1,333
☐	18		\$35	\$783	☐	44		\$9	\$1,342
☐	19		\$34	\$817	☐	45		\$8	\$1,350
☐	20		\$33	\$850	☐	46		\$7	\$1,357
☐	21		\$32	\$882	☐	47		\$6	\$1,363
☐	22		\$31	\$913	☐	48		\$5	\$1,368
☐	23		\$30	\$943	☐	49		\$4	\$1,372
☐	24		\$29	\$972	☐	50		\$3	\$1,375
☐	25		\$28	\$1,000	☐	51		\$2	\$1,377
☐	26		\$27	\$1,027	☐	52		\$1	\$1,378

1

Pick a version

Classic for an easy start. Reverse if December is tight. Any Monday is a good week 1.

2

Open a separate pot

A savings account or pot with no card. Money you don't see is money you don't spend.

3

Set one weekly moment

"Sunday after dinner" or "payday morning". Same time every week.

4

Move it, then tick it

Transfer the amount, write the date, tick the box. Watch the total grow.

Pick your version

VERSION	WEEKLY AMOUNTS	TOTAL
Classic	\$1, \$2, \$3 ... \$52	\$1,378
Reverse	\$52, \$51 ... \$1	\$1,378
Double	\$2, \$4, \$6 ... \$104 — multiply each amount by 2	\$2,756
\$5 step	\$5, \$10, \$15 ... \$260 — multiply each amount by 5	\$6,890
Half	\$0.50, \$1, \$1.50 ... \$26	\$689
Fixed	The same \$26.50 every week	\$1,378
Biweekly	26 paydays: weeks 1+2 = \$3, 3+4 = \$7 ... 51+52 = \$103	\$1,378

When it gets hard

Fell behind? Add the missed amount to the last weeks or split it over the next month. Don't start over.

Weeks 40–52 feel heavy? Switch to the reverse chart, the fixed \$26.50, or the half version.

Keep spending the savings? Use an account with no card, or one that takes a day to transfer back.

Lost motivation in March? Normal. Look at the total so far, not the weeks ahead.

Why a weekly moment works: across 94 studies, if-then plans like "on Sunday after dinner, I transfer this week's amount" had a medium-to-large effect on reaching goals (Gollwitzer & Sheeran, 2006).

When I reach the total, I'll...



Prefer reminders?

Yez3 puts the weekly transfer on your plan, reminds you on payday and has an AI coach that checks in if it's still open. The online tracker on yez3.com fills in the dates for you.

yez3.com