

The Cash-Only Savings Challenge

Month	Total Budget	Cash Spent	Credit Avoided	Amount Saved
January	\$500.00	\$450.00	\$50.00	\$50.00
February	\$500.00	\$420.00	\$80.00	\$80.00
March	\$500.00	\$460.00	\$40.00	\$40.00
April	\$500.00	\$410.00	\$90.00	\$90.00
May	\$500.00	\$430.00	\$70.00	\$70.00
June	\$500.00	\$440.00	\$60.00	\$60.00
July	\$500.00	\$420.00	\$80.00	\$80.00
August	\$500.00	\$430.00	\$70.00	\$70.00
September	\$500.00	\$400.00	\$100.00	\$100.00
October	\$500.00	\$390.00	\$110.00	\$110.00
November	\$500.00	\$410.00	\$90.00	\$90.00
December	\$500.00	\$430.00	\$70.00	\$70.00