$1,000 by New Year's

The free SaveSnips savings challenge tracker. One small money move a day, Nov 17 – Dec 31, 2026.

Printable version · Spreadsheet version does the math for you

How it works

1. Each day on the checklist has one money move. They match the daily SaveSnips videos.
2. Did it? Tick the box and write what it freed up or saved. Add it to your running total.
3. Missed a day? Skip it. The goal is progress, not perfect.
4. Move what you free up into savings, so it is really "saved," not just "not spent."
5. Use the budget, subscriptions and gift pages to find the money.

My goal
$1,000

My name

Why I'm doing this

Color in a jar for every $100

$100 $200 $300 $400 $500 $600 $700 $800 $900 $1,000

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Daily Challenge

One move a day · tick it, log it, add it up

Day	Date	Today's money move	Done	Saved $	Running total $
1	Tue Nov 17	Cancel one subscription you forgot about	☐		
2	Wed Nov 18	Find and use an unused gift card	☐		
3	Thu Nov 19	Check your bank app for duplicate or surprise charges	☐		
4	Fri Nov 20	Set a holiday gift cap per person	☐		
5	Sat Nov 21	Do a pantry/fridge meal: no grocery run today	☐		
6	Sun Nov 22	Return something you're not keeping	☐		
7	Mon Nov 23	Sell one thing you don't use	☐		
8	Tue Nov 24	No-spend day	☐		
9	Wed Nov 25	Unsubscribe from 5 store marketing emails	☐		
10	Thu Nov 26	Call or chat to ask for a lower internet/phone price	☐		
11	Fri Nov 27	Check for unclaimed money at your state's official site	☐		
12	Sat Nov 28	Make coffee at home all day	☐		
13	Sun Nov 29	Price-check one bill against a cheaper plan	☐		
14	Mon Nov 30	Pack lunch instead of buying it	☐		
15	Tue Dec 1	No-spend day	☐		
16	Wed Dec 2	Cash back: redeem any rewards you've built up	☐		
17	Thu Dec 3	Plan meals for the week before you shop	☐		
18	Fri Dec 4	Delete saved cards from one shopping app	☐		
19	Sat Dec 5	Swap one paid outing for a free one	☐		
20	Sun Dec 6	Turn down the thermostat a couple degrees	☐		
21	Mon Dec 7	Cancel a free trial before it bills	☐		
22	Tue Dec 8	Sell or donate unused clothes	☐		
23	Wed Dec 9	No-spend day	☐		
24	Thu Dec 10	Buy store brand on your next grocery run	☐		
25	Fri Dec 11	Check your FSA/HSA balance before year-end	☐		
26	Sat Dec 12	Do a gift swap or Secret Santa instead of buying for everyone	☐		
27	Sun Dec 13	Make one gift instead of buying it	☐		
28	Mon Dec 14	Use the library for a book, movie or game	☐		
29	Tue Dec 15	Wrap gifts with what you already have	☐		
30	Wed Dec 16	No-spend day	☐		
31	Thu Dec 17	Review your holiday gift list: cut or trim one gift	☐		
32	Fri Dec 18	Shop your own home before buying décor	☐		
33	Sat Dec 19	Skip one delivery order and cook	☐		
34	Sun Dec 20	Batch errands to save on gas	☐		
35	Mon Dec 21	Round up: move your spare change to savings	☐		
36	Tue Dec 22	Sell one unwanted gift or item	☐		
37	Wed Dec 23	No-spend day	☐		
38	Thu Dec 24	Return or exchange gifts you won't use	☐		
39	Fri Dec 25	Use leftover holiday food before shopping	☐		
40	Sat Dec 26	Check receipts for price-adjustment windows	☐		
41	Sun Dec 27	Cancel any holiday-only subscriptions	☐		
42	Mon Dec 28	List next year's annual bills	☐		
43	Tue Dec 29	Set one sinking fund for next year	☐		
44	Wed Dec 30	No-spend day: plan a free New Year's Eve	☐		
45	Thu Dec 31	Add it up: log your final total	☐		

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Monthly Budget

Plan at the start of the month. Fill in Actual as you go.

Month	Total money in	Total money out	Left to give a job

Money in	Planned	Actual	Difference
Paycheck 1			
Paycheck 2			
Side income			
Other income			
Total money in			

Money out

Category	Planned	Actual	Left
Rent / mortgage			
Utilities			
Phone & internet			
Groceries			
Gas & transportation			
Insurance			
Debt minimum payments			
Subscriptions			
Dining out & delivery			
Personal care			
Holiday gifts			
Fun & entertainment			
Kids / pets			
Savings: $1,000 challenge			
Emergency fund			
Other			
Total money out			

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Subscriptions to Cancel

Scroll 2–3 months of statements. List every repeat charge. Keep or cancel?

Service	Monthly cost	Renews on	Last used	Keep / Cancel	Saved per year

Where they hide: streaming, music, cloud storage, phone apps, app-store subscriptions, gym, meal kits, boxes, news, game passes, "free" trials, warranties and premium tiers. Saved per year = monthly cost × 12.

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Holiday Gift Budget

Pick one total first. Then give each person a cap that fits inside it.

My total gift budget	Caps added up	Spent so far	Left

Person	Gift idea	Cap $	Spent $	Bought ✓	Notes

Ideas that cost less: a family gift swap or Secret Santa, one experience instead of several things, homemade treats, photo prints, or "coupon" gifts of your time.

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