risetotheChallenge

Stack Your Cash Challenge

Week 3: Find Extra Savings

You're halfway through the Stack Your Cash Challenge! This is a great time to stay focused and build on the progress you've already made. This week is about looking a little closer at your everyday habits and finding simple ways to unlock extra savings you might be overlooking.

Small changes can add up quickly. Whether it's cutting back on unused services, making small lifestyle tweaks, or skipping one discretionary spend, these choices can help your savings grow without requiring big sacrifices.

Keep your savings goal in focus as you continue through the challenge—every small decision to save, hold back, or choose differently is helping build real progress toward it.

How to Find Extra Savings

Finding extra savings is about awareness—once you start looking, opportunities show up everywhere.

- **Review subscriptions** and **cancel** anything you no longer use or need
- Look for simple ways to **reduce energy use** at home
- **Skip one takeout meal** and put that amount toward your savings
- **Use what you already have at home** before buying something new
- **Check for small daily expenses** that could be reduced or removed
- **Swap one paid habit for a free alternative** (e.g. coffee out → homemade)

Money Move of the Week

The average person **spends over $200 a month on unused subscriptions and small forgotten charges**—money that could be redirected straight into savings with a quick review.

Small changes like these can quickly free up extra money and help you build momentum in your savings without feeling like you're cutting back too much.

Additional Resources to Help You Save

Take what you've spotted and put it into practice by completing the activities below to help you uncover and build extra savings.

Use your Stack Your Cash Tracker to set aside your savings amount and keep building your progress.

Please note: Stack Your Cash Savings Trackers are available in the Welcome email or on the Serco Wellbeing Website.

Complete the optional bonus activities to boost your progress.

- **Bonus Activity #1**: Read the 54 Ways to Save Money for ideas to get started!
- **Bonus Activity #2**: Identify at least one way to find extra savings and add it to your stack.

Questions?

Need help or have questions about the challenge?

Email the Wellbeing Team at wellbeing@serco-na.com - we're happy to support you!

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