risetotheChallenge

Stack Your Cash Challenge

Week 2: Plan & Prep – Make Space for Your Savings

Progress toward your savings goal is underway—every action this week helps strengthen your overall savings.

Now that you've started building savings habits, this week is about being more intentional with your everyday spending. The focus is simple—plan ahead so your money goes further and you avoid unnecessary impulse buys.

A little preparation can make a big difference. When you decide in advance how you'll spend, you're more likely to stay on track, stick to your budget, and find extra opportunities to save along the way.

Plan & Prep Your Spending

Small, intentional choices before you spend can make a big difference to how far your money goes. By planning ahead and pausing before purchases, you can stay more in control and keep your savings on track.

Ways to Get Started:

- **Plan your weekly purchases** in advance so you know exactly what you need before you spend.
- **Check your pantry, fridge, and supplies first** so you don't buy duplicates or unnecessary items.
- **Shop with a purpose**—go in with a plan and stick to it
- **Estimate your total before you shop** to stay within your limit

Money Move of the Week

Planning your spending ahead can help you **reduce unnecessary purchases by up to 30%**. A few minutes of planning can make a big difference in how far your money goes.

- **Plan and prep meals** to reduce last-minute spending decisions
- **Separate "needs" and "wants"** before you make a purchase list

Small planning steps today can lead to stronger savings tomorrow—keep stacking!

Earn Wellbeing Tickets: Complete This Week's Activities

Now it's time to turn your planning into action by organizing your spending and completing the activities below to help you stay intentional and on track.

Use your Stack Your Cash Tracker to set aside your planned savings amount.

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 Simple Ways to Save Money Daily article from Voya
- **Bonus Activity #2:** Plan your purchases for the week with the Weekly Expense Planner and stick to your list or budget.

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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