# Saving as a Game You Can See

*A year of saving, drawn as boxes you can watch fill.*

Saving feels like a chore because the finish line is a year away and invisible. Money goes into an account, the number creeps, and nothing about it feels like progress — so the first tight month quietly takes it back.

A challenge fixes that by changing what saving *looks like*. Instead of one faraway total, the year becomes a wall of boxes — one per week — and you colour a box each time you save. The finish line stops being invisible. It's the empty boxes left on the page.

## The example — the 52-week ladder

Here's the classic challenge, the same one printed on our Savings Challenge sheet. Week 1, you save **$1**. Week 2, **$2**. Every week the amount climbs by a dollar, until week 52 asks for **$52**. Colour a box each week as you go.

The ladder foots to **$1,378 saved in a year** — and the progress is visible early: the sheet's own progress line reads **"10 weeks in — $55 saved!"** Fifty-five dollars isn't much money. But it's ten coloured boxes, and ten coloured boxes are proof the thing is working.

The hard part isn't the math. It's week forty-something, when the box says $48 and the month is tight. That's why the real decision happens *before* you start: pick the challenge that fits your life, not the bravest one.

## The same year, four ways — the Picker

Our Savings Challenge Picker puts four challenges on one screen and rehearses the year before you live it:

- **52-Week Classic: $1,378** — the ladder above, small weeks first.
- **52-Week Reverse: $1,378** — the same year flipped: the big weeks come first, while motivation is high, and the amounts shrink as you go.
- **26-Check Challenge: $650** — a flat **$25 a check, 26 checks** — built for paycheck rhythm instead of calendar weeks.
- **Round-Up Fifty: $520** — a flat **$10 a week**, the steadiest of the four.

Press play and the Classic's wall fills, box by box, to $1,378. Then comes the what-if: add **$5 to every step** with the slider, and the whole year re-adds itself live — **$1,638**. That's **$260 more**, rehearsed on screen before you've saved a single dollar of it. The point of rehearsing is the same as the point of the boxes: you can see the finish before you start, so you can pick the version of the year you can actually finish.

## The steps

- **Pick the challenge that fits your life** — your pay rhythm, your tight months, your honest energy. Fit beats brave, every time.
- **Draw the boxes before you start.** One box per step, with the amount written in it. The whole year, visible on one page.
- **Colour a box the day you save it.** Same day, not at the end of the week. The colouring *is* the reward system — don't defer it.
- **When a heavy week lands in a tight month, swap, don't stop.** Trade this week's big amount for a later small one and cross both off as you do them. The ladder cares about the total, not the order.
- **When you reach the last box, decide where the money goes before it sits.** A cushion, a sinking fund, a debt — a saved pile with no job has a way of evaporating.

## The honest part

A stopped challenge is not a failed one. Every filled box is real money that wasn't saved before, and it stays saved if you let it. If week 30 is where life interrupted you, you don't owe the sheet an apology — you have thirty weeks of savings and a page that shows exactly where to pick it back up. The game is rigged in your favour on purpose: any number of coloured boxes beats the invisible year you were going to quit anyway.

## The free way

A notebook page works: draw the grid, write the week's amount in each box, and colour them in as you save. Fifty-two boxes, a pencil, and a pen for colouring — plenty of people save the whole $1,378 with nothing fancier.

If you'd like the wall already drawn — the ladder filled in and the boxes waiting — the ready-made version from this lesson is in our shop: the Savings Challenge.