

Four-week savings challenge for nurses

Fast-track your savings.



Set your goal

Currently, I earn \$ each month. \$ goes to needs and \$ goes to wants.
My goal is to save \$ over the next four weeks. That's \$ per week.

Celebrate your milestones, and enjoy the journey toward financial empowerment. You've got this!



[Learn more](#)

Day 1

Track your spending. Review your past month's expenses. Identify one unnecessary cost to cut, like streaming services or takeout. Redirect the savings to your goal.

Day 3

Meal prep for shifts. Plan and prep meals for your upcoming workdays. Save and transfer the average cost of one meal you'd otherwise buy (\$10–\$15).

Day 5

Check for salary packaging benefits. If your employer offers salary packaging, see how you can save on rent, mortgage, or bills. Redirect the extra take-home pay toward your goal.

Day 7

Sell unused items. Find at least three items you no longer need (e.g., old scrubs, event dresses). Sell these online or take them to a consignment store – every dollar counts! Transfer profits to your savings.

Day 9

Transfer extra income. Got overtime or shift penalties this month? Transfer the difference from your regular pay into your savings.

Day 11

Reassess subscriptions. Cancel any subscriptions you no longer use (gym, streaming). Transfer one month's worth of fees directly to your savings.

Day 13

Start a no-spend shift. Bring everything you need for a workday (coffee, snacks, meals) and avoid spending anything during your shift. Save what you would've spent.

Day 15

Reduce your bills. Call your phone, internet, or utility provider to negotiate a lower rate. Transfer the difference to your savings. Check staff benefits via your employer; they may offer special rates.

Day 17

Shift rewards jar. Save \$5 after every long or particularly tough shift to create a habit of rewarding yourself financially.

Day 19

Take on a mini saving challenge. For example, try the "5-10-20" rule: save \$5 today, \$10 tomorrow, and \$20 the next day. Repeat as feasible throughout the month.

Day 21

Group savings challenges. Organise a savings competition with work friends or your ward to keep each other motivated and accountable.

Day 23

Cash in your rewards. Use any rewards points you've accumulated to buy work essentials (e.g. scrubs) and save the equivalent amount in cash.

Day 25

Add "found money." Deposit tax returns, refunds, or any unexpected windfalls directly into your savings.

Day 27

Celebrate your success! Let your friends and family know about your progress towards your saving goals.

Day 28

You did it!
Total saved: \$

You've completed the four-week savings challenge. This is only the beginning, keep flexing your saving skills next month!

**bank
first** 

Educators | Nurses |
Allied Health Professionals