



April 30-Day Finance Challenge

National Financial Literacy Month

			1 Track every dollar you spend today.	2 Review your bank account activity for the past week.	3 Identify your top three spending categories.	4 Unsubscribe from at least one marketing email that tempts impulse spending.
5 Set a financial goal (ex: save \$200, pay off a credit card).	6 Check your credit score with the three major credit bureaus.	7 Put \$5-\$10 into savings - no excuses.	8 Create or update your monthly budget.	9 Find one expense to reduce (dining out, subscriptions, streaming)	10 Bring lunch instead of buying it.	11 Do a "No-Spend Day."
12 Review your automatic payments and recurring charges.	13 Compare prices on something you buy often (maybe you'll find a cheaper option).	14 Add another \$5-\$10 into savings.	15 Set up or review your emergency fund.	16 Move spare change into your savings account.	17 Write down 3 financial decisions you're proud of.	18 Declutter and list one item to sell online.
19 Review your insurance coverage (car, rental, home).	20 Look up your bank's savings or CD rates.	21 Have another "No-Spend Day."	22 Review your retirement savings (401(k), IRA).	23 Identify one subscription you can pause or cancel.	24 Set up (or increase) an automatic transfer to savings - even \$5.	25 Educate yourself on APR and interest rates.
26 Review your debt balances and due dates.	27 Celebrate a financial win from this month and write it down.	28 Add \$10-\$20 into savings.	29 Choose at least one healthy habit from this month to continue.	30 Review your progress - how much did you save, learn, or change?	  <p>Scan to Learn More About KS Bank</p>	

How does this 30-Day Challenge support Financial Literacy?

Financial literacy is all about understanding and effectively using financial skills like budgeting, saving, credit management, and planning. Each part of this 30-day challenge ties directly to the core principles.

Awareness Builds Control

Tasks like tracking spending, reviewing bank statements, and identifying spending categories helps you:

- Understand where your money goes
- Recognize patterns and triggers
- Make informed decisions

This is the foundation of financial literacy. You can't improve what you're not aware of.

Credit Awareness Protects Long-Term Financial Health

Checking credit scores and learning about APR/interest rates encourages you to:

- Understand borrowing costs
- Prevent damaging your credit
- Manage debt strategically

Credit knowledge affects everything from loans to insurance.

Planning for the Future Prevents Financial Surprises

Reviewing retirement accounts and insurance helps you:

- Prepare for long-term goals
- Protect yourself from unexpected events
- Build confidence in your financial future

Financial literacy isn't just today's money - it's tomorrow's freedom.

Budgeting Improves Money Management

Creating budgets, reducing expenses, and practicing no-spend days teaches you how to:

- Plan ahead
- Recognize needs versus wants
- Maintain healthier financial habits

A budget is one of the most important tools in personal finance.

