CHART 1 · LOW INCOME FLAT PLAN

THE $5 OR $10 FLAT PLAN

Pick one column and set the same small amount aside every payday. The $5 plan ends at $130 and the $10 plan ends at $260 after 26 paychecks. Stop at row 6 for a 3 month version or row 13 for a 6 month version; the running total shows what you have.

PER PAYCHECK	PAYDAYS	TOTAL
$5 or $10	26	$130 or $260

My goal for this money: _____

#	PAYDAY DATE	$5 PLAN	RUNNING TOTAL	$10 PLAN	RUNNING TOTAL	DONE
1		$5	$5	$10	$10	☐
2		$5	$10	$10	$20	☐
3		$5	$15	$10	$30	☐
4		$5	$20	$10	$40	☐
5		$5	$25	$10	$50	☐
6		$5	$30	$10	$60	☐ 3 MONTHS
7		$5	$35	$10	$70	☐
8		$5	$40	$10	$80	☐
9		$5	$45	$10	$90	☐
10		$5	$50	$10	$100	☐
11		$5	$55	$10	$110	☐
12		$5	$60	$10	$120	☐
13		$5	$65	$10	$130	☐ 6 MONTHS
14		$5	$70	$10	$140	☐
15		$5	$75	$10	$150	☐
16		$5	$80	$10	$160	☐
17		$5	$85	$10	$170	☐
18		$5	$90	$10	$180	☐
19		$5	$95	$10	$190	☐
20		$5	$100	$10	$200	☐
21		$5	$105	$10	$210	☐
22		$5	$110	$10	$220	☐
23		$5	$115	$10	$230	☐
24		$5	$120	$10	$240	☐
25		$5	$125	$10	$250	☐
26		$5	$130	$10	$260	☐ 1 YEAR

CHART 2 · STARTER EMERGENCY FUND

$1,000 IN 25 PAYDAYS

Save $40 every payday for 25 paychecks and you reach $1,000. Row 26 is a catch-up row: use it if you missed a payday, or finish two weeks early. Paid twice a month (24 checks)? Use rows 1 to 24 and add the last $40 whenever you can.

PER PAYCHECK	PAYDAYS	TOTAL
$40	25 + catch-up	$1,000

My goal for this money: _____

#	PAYDAY DATE	SAVE	RUNNING TOTAL	DONE
1		$40	$40	☐
2		$40	$80	☐
3		$40	$120	☐
4		$40	$160	☐
5		$40	$200	☐
6		$40	$240	☐ 3 MONTHS
7		$40	$280	☐
8		$40	$320	☐
9		$40	$360	☐
10		$40	$400	☐
11		$40	$440	☐
12		$40	$480	☐
13		$40	$520	☐ 6 MONTHS
14		$40	$560	☐
15		$40	$600	☐
16		$40	$640	☐
17		$40	$680	☐
18		$40	$720	☐
19		$40	$760	☐
20		$40	$800	☐
21		$40	$840	☐
22		$40	$880	☐
23		$40	$920	☐
24		$40	$960	☐
25		$40	$1,000	☐
26		*catch-up*	$1,000	☐ 1 YEAR

CHART 3 · STEP-UP CHALLENGE

$2,600 STEP-UP ($50 TO $150)

Start at $50 and add $4 every payday. The last paycheck asks for $150, and the 26 deposits add up to $2,600. If a bump feels too big one payday, swap it with an earlier row and keep going.

PER PAYCHECK	PAYDAYS	TOTAL
$50 to $150	26	$2,600

My goal for this money: _____

#	PAYDAY DATE	SAVE	RUNNING TOTAL	DONE
1		$50	$50	☐
2		$54	$104	☐
3		$58	$162	☐
4		$62	$224	☐
5		$66	$290	☐
6		$70	$360	☐ 3 MONTHS
7		$74	$434	☐
8		$78	$512	☐
9		$82	$594	☐
10		$86	$680	☐
11		$90	$770	☐
12		$94	$864	☐
13		$98	$962	☐ 6 MONTHS
14		$102	$1,064	☐
15		$106	$1,170	☐
16		$110	$1,280	☐
17		$114	$1,394	☐
18		$118	$1,512	☐
19		$122	$1,634	☐
20		$126	$1,760	☐
21		$130	$1,890	☐
22		$134	$2,024	☐
23		$138	$2,162	☐
24		$142	$2,304	☐
25		$146	$2,450	☐
26		$150	$2,600	☐ 1 YEAR

CHART 4 · SAVE $5,000

$5,000 IN 25 PAYDAYS

Save $200 every payday for 25 paychecks to reach $5,000. Row 26 is a catch-up row for a missed payday, or your finish-early bonus. At this size, a separate savings account keeps the money out of reach of everyday spending.

PER PAYCHECK	PAYDAYS	TOTAL
$200	25 + catch-up	$5,000

My goal for this money: _____

#	PAYDAY DATE	SAVE	RUNNING TOTAL	DONE
1		$200	$200	☐
2		$200	$400	☐
3		$200	$600	☐
4		$200	$800	☐
5		$200	$1,000	☐
6		$200	$1,200	☐ 3 MONTHS
7		$200	$1,400	☐
8		$200	$1,600	☐
9		$200	$1,800	☐
10		$200	$2,000	☐
11		$200	$2,200	☐
12		$200	$2,400	☐
13		$200	$2,600	☐ 6 MONTHS
14		$200	$2,800	☐
15		$200	$3,000	☐
16		$200	$3,200	☐
17		$200	$3,400	☐
18		$200	$3,600	☐
19		$200	$3,800	☐
20		$200	$4,000	☐
21		$200	$4,200	☐
22		$200	$4,400	☐
23		$200	$4,600	☐
24		$200	$4,800	☐
25		$200	$5,000	☐
26		*catch-up*	$5,000	☐ 1 YEAR

CHART 5 · SAVE $10,000

$10,000 IN 25 PAYDAYS

Save $400 every payday for 25 paychecks to reach $10,000. Row 26 is the catch-up row. This is a big chart: if $400 is not realistic right now, run the $5,000 chart for two years instead and reach the same place.

PER PAYCHECK	PAYDAYS	TOTAL
$400	25 + catch-up	$10,000

My goal for this money: _____

#	PAYDAY DATE	SAVE	RUNNING TOTAL	DONE
1		$400	$400	☐
2		$400	$800	☐
3		$400	$1,200	☐
4		$400	$1,600	☐
5		$400	$2,000	☐
6		$400	$2,400	☐ 3 MONTHS
7		$400	$2,800	☐
8		$400	$3,200	☐
9		$400	$3,600	☐
10		$400	$4,000	☐
11		$400	$4,400	☐
12		$400	$4,800	☐
13		$400	$5,200	☐ 6 MONTHS
14		$400	$5,600	☐
15		$400	$6,000	☐
16		$400	$6,400	☐
17		$400	$6,800	☐
18		$400	$7,200	☐
19		$400	$7,600	☐
20		$400	$8,000	☐
21		$400	$8,400	☐
22		$400	$8,800	☐
23		$400	$9,200	☐
24		$400	$9,600	☐
25		$400	$10,000	☐
26		*catch-up*	$10,000	☐ 1 YEAR

CHART 6 · LOW-INK BUILD YOUR OWN

MY OWN BI WEEKLY CHART

Prints in black outline only. Write your amount for each payday (the same every time, or a step-up), then add the running total as you go. Two quick plans: $25 a payday for 26 paydays is $650, and $75 a payday is $1,950.

My plan: $ _____ **per paycheck ×** _____ **paydays = $** _____ **Where it lives:** _____

#	PAYDAY DATE	SAVE	RUNNING TOTAL	DONE
1				☐
2				☐
3				☐
4				☐
5				☐
6				☐ 3 MONTHS
7				☐
8				☐
9				☐
10				☐
11				☐
12				☐
13				☐ 6 MONTHS
14				☐
15				☐
16				☐
17				☐
18				☐
19				☐
20				☐
21				☐
22				☐
23				☐
24				☐
25				☐
26				☐ 1 YEAR

COIN & COZY · WANT MORE CHALLENGES?

SAVINGS CHALLENGE PRINTABLES 2027

These charts give you six ways to save on payday. The full Savings Challenge Printables 2027 pack is 29 printable pages that start with your paycheck: a short chooser points you to the challenges that fit what you can spare, from small-box charts to $10K.

A START-HERE CHOOSER AND A 2027 PLAN PAGE

Write what you can set aside each paycheck, find your row, and see which challenges fit, with the total and rough per-paycheck amount for each. Then run up to three side by side.

CHARTS FOR EVERY SIZE OF PAYCHECK

The 52-week challenge counting up and in reverse, a 52-box coloring chart, $10K, $5K, Save $2,027 in 2027 and a $20-bill chart, plus $250, $500 and $1,000 charts with small boxes.

LOGS TO KEEP THE YEAR ON TRACK

A monthly savings log with a running total, an extra money log for refunds and side cash, milestones with free rewards, a slip-up reset page and a year-end review.

ALSO INSIDE

- Biweekly challenge for 26 paydays
- Steady weekly table, $5 to $50
- $1,000 emergency fund chart
- Christmas 2027 fund
- Vacation fund
- Two build-your-own pages

See the bundle at coinandcozy.com

Comes as US Letter, A4, low-ink and A6 PDFs. A personal organizing tool, not financial advice.