

The \$1 Savings Challenge Calendar

Why This Exists

If you've read *Why Am I Still Broke? The S.E.A.L. Method*, you already know about the buffer from Chapter 6 - a small cushion so one bad week doesn't undo a month of debt payoff progress. This calendar is the fastest way to build that buffer from zero.

If you haven't read it, here's all you need to know: a buffer of roughly \$1,000 protects you from one bad week putting you right back on a credit card. Even a modest buffer - Vanguard's research found that around \$2,000 produces an outsized improvement in financial well-being relative to its size - changes how safe you feel in a way a bigger account later never quite matches.

The problem most people run into isn't disbelief that a buffer matters. It's that "save \$1,000" feels too big to start, so they never start at all.

I'll start saving once things calm down a bit. Things rarely calm down on their own schedule.

This calendar solves that by starting absurdly small. Day 1 asks for one dollar. Nobody talks themselves out of one dollar.

Why Small and Escalating Beats One Big Goal

Asking yourself to save \$1,000 today means making one giant decision with full motivation, every single day. Asking for \$1 today, then \$2, then \$3, turns it into a string of decisions so small that skipping feels more effortful than just doing it.

This isn't about the math working out perfectly - it's about removing the resistance that kills most savings plans before day 3.

How to Use This Calendar

Use a separate account, not your checking account. Move the money somewhere you don't see every time you check your balance for spending - even a basic savings account at your existing bank works.

If you miss a day, skip forward - don't restart. Missing Day 12 doesn't mean starting back at Day 1. Do Day 13's amount whenever you remember, and keep going from there.

This works with or without the main guide. If you have it, this buffer is exactly what Chapter 6 asks you to build. If you don't, it still works as a standalone way to get \$465 into savings over 30 days, starting today.

Your 30-Day Calendar

Day	Amount	Done	Running Total
1	\$1		\$1
2	\$2		\$3
3	\$3		\$6
4	\$4		\$10
5	\$5		\$15
6	\$6		\$21
7	\$7		\$28
8	\$8		\$36
9	\$9		\$45
10	\$10		\$55
11	\$11		\$66
12	\$12		\$78
13	\$13		\$91
14	\$14		\$105
15	\$15		\$120
16	\$16		\$136
17	\$17		\$153
18	\$18		\$171
19	\$19		\$190
20	\$20		\$210
21	\$21		\$231
22	\$22		\$253
23	\$23		\$276
24	\$24		\$300

25	\$25		\$325
26	\$26		\$351
27	\$27		\$378
28	\$28		\$406
29	\$29		\$435
30	\$30		\$465

Total after 30 days: \$465

After Day 30

\$465 isn't your full buffer target - it's proof you can actually do this. If you have the main guide, go back to your Chapter 6 calculator and keep going at whatever pace works until you hit your real number.

If \$465 happens to be more than you need, even better. You're already done.

Results described in this guide are individual experiences. Your results may vary based on your specific circumstances and effort.