



# LIVE RICHER CHALLENGE

## SAVINGS EDITION

*by The Budgetnista . [LiveRicherChallenge.com](http://LiveRicherChallenge.com)*

2016 Starter Kit

# Who is The Budgetnista?

Tiffany “**The Budgetnista**” Aliche is a speaker, spokesperson and award-winning teacher of financial empowerment and is quickly becoming America's favorite financial educator. Since 2008, The Budgetnista has specialized in the delivery of financial education including: seminars, workshops, curricula and trainings. Tiffany is the author of two best-sellers, *The One Week Budget* (#1 Amazon) and *LIVE RICHER Challenge* (#1 Amazon). She also blogs about personal finance for The Huffington Post and U.S. News and World Report

In 2013, The Budgetnista launched the first LIVE RICHER Challenge (LRC). As a result of its success, women across the nation began to reach out to Tiffany requesting additional financial resources. In response, in 2015 Tiffany re-launched the LIVE RICHER Challenge with a new goal, to help 10,000 women gain control of their finances in 36 days.

**Seen in / Featured on**

COSMOPOLITAN



Woman's Day



Forbes



ESSENCE

TIME



THE WALL STREET JOURNAL



The New York Times



**LIVE RICHER Tour: New Jersey  
Stop 1 of 10**

**2016 LIVE RICHER Challenge: Savings Edition** is a free, online financial challenge by The Budgetnista. The Challenge was created to help a sisterhood of thousands of women worldwide, work towards their savings goals in 22 days. The Challenge culminates in a Completion Party where LRC sisters are invited to celebrate their success.

The #1 financial goal chosen by women from the 2015 Live Richer Challenge was to increase savings. For this reason, savings is the focus of the 2016 Live Richer Challenge.

**2016 Challenge Weekly Breakdown**

- Week 1 - A LIVE RICHER Savings Mindset
- Week 2 - Implementation and Automation
- Week 3 - Increase and Abundance
- Day 22 - Giving Back & LIVING RICHER

2016 LIVE RICHER Challenge Dates:  
**January 4, 2016 - January 25, 2016**

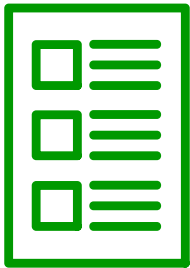
Completion Party: Wednesday, January 27, 2016 (tentative)

# This Starter Kit Includes...



## **The Budgetnista's Top 10 Tips for Managing Your Budget:**

Easy & actionable tips that will help you to make the most of your money...now.



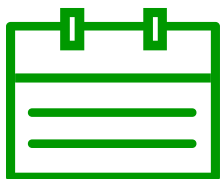
## **My Money List:**

The Budgetnista's blank budget sheet template.



## **The Budgetnista's Favorite Digital Tools:**

Links to a series of *free*, online tools to help you on your financial journey.



## **Live Richer Challenge: Savings Edition Calendar:**

The 22 day calendar of the daily Challenge tasks.



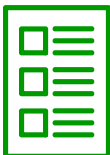
# Top 10 Tips for Managing Your Budget

- 10) Tell a friend.** Correction, tell a real friend. This means someone who will hold you accountable without making you feel guilty.
- 9) Reward yourself.** Everyone likes a pat on the back from time-to-time. Do something special for yourself if you stay on your budget. Looking forward to something makes the task of budgeting easier. Think experience vs. stuff.
- 8) Let go.** No more guilt. Stop being so hard on yourself! We've all made mistakes. Get over it, move on and forward.
- 7) Use technology.** Online bill pay, smart phone apps, special calculators, email alerts sent to you from your bank, all these things are your friend. Hang out often.
- 6) Check regularly.** Money needs to be monitored to grow. Check on it regularly to ensure it's doing what you instructed it to do.
- 5) Set a goal.** Goals will help you get to your destination. It makes no sense to get on a plane without knowing where you're going; the same is true that it makes no sense to create a budget without a goal in mind.
- 4) Start now.** Don't procrastinate and make things more complicated than they need to be. Start now. Write down what you spend each month, then subtract what you spend *monthly*, from what you make *monthly*. Use your bank statements to help you. That's your basic budget. It's that simple.
- 3) Open a bills account.** This is a FREE checking account (if possible), where you allocate your bill money each month. It should *not* be linked to your debit card. Separating your bill money from your spending money will help you to avoid "accidentally" spending money designated for bills.
- 2) Give and get an allowance.** After creating your budget, decide which items you can pay for with cash each month and add the amounts up, then divide the total by 4. The number you calculate is how much your new weekly allowance is. Spend it in cash or leave in on a debit card.
- 1) Automate.** By taking out the "flawed" human element, "you", you're more likely to stick to your budget. I've automated EVERYTHING: payments, bills, saving, investing, even charitable donations.



# My Money List

<b>MONTHLY TAKE HOME</b>	<b>\$</b>	
<b>MONTHLY SPENDING</b>	<b>\$</b>	
<b>(subtract)</b>		
<b>CURRENT SAVINGS AMT.</b>	<b>\$</b>	
<b><u>NAME OF EXPENSE</u></b>	<b><u>MONTHLY AMT. SPENT ON EXPENSE</u></b>	<b><u>DUE DATE</u></b>
<b>TOTAL</b>		



# Digital Resources



**Digit** - My favorite FREE app for saving. This FREE app studies your spending habits, then automatically finds small amounts of money that you don't spend and saves it for you. Yes! It takes the discipline out of saving.

Learn more & get Digit here: (clickable link)

<http://thebudgetnistablog.com/2015/app-for-saving-digit/>



**Ebates** - Get cash back while shopping online (up to 40%). It's free to sign-up Yup!

Learn more & get Ebates here: (clickable link)

<http://thebudgetnistablog.com/2015/cash-back-ebates/>



**Credit Karma** - Instantly receive your free credit score and free credit report online. Free credit tools to track and optimize your credit score. No credit card needed & no hidden fees

Learn more & get Credit Karma here: (clickable link)

<http://thebudgetnistablog.com/2015/credit-karma-app-review/>



**The One Week Budget (by The Budgetnista)** - I've broken down my money management system into 12 steps that can be completed over a 7-day span in this Amazon #1 bestseller.

Get the 1st chapter (Week 1) here for free: (clickable link)

<http://thebudgetnistablog.com/SneakPeak>



**Dream Catcher Facebook Group** - a safe place to ask & answer PERSONAL FINANCIAL questions, take action, encourage and support one another and hold each other accountable on our FINANCIAL journey.

Join us here: (clickable link)

<https://www.facebook.com/groups/LIVERICHER/>



# LIVE RICHER CHALLENGE



## CALENDAR

Savings Edition, by The Budgetnista

### WEEK 1

SAVINGS MINDSET

**DAY1**   
Savings Goals

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**DAY2**   
The First Law of Gold

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**DAY3**   
The Money Bucket for Savings

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**DAY4**   
Purposeful Spending

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**DAY5**   
Make a Move

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**DAY6**   
Review, Reflect, Relax

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**DAY7**   
Weekly Inspiration

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### WEEK 2

IMPLEMENTATION & AUTOMATION

**DAY8**   
Essential Spending

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**DAY9**   
The Budget

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**DAY10**   
Find Money

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**DAY11**   
Restructure Your Debt

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**DAY12**   
Automate Your Savings

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**DAY13**   
Review, Reflect, Relax

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**DAY14**   
Weekly Inspiration

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### WEEK 3

INCREASE YOUR ABUNDANCE

**DAY15**   
Activate Abundance

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**DAY16**   
Add Abundance to Your Budget

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**DAY17**   
Make Mo' Money

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**DAY18**   
Your Abundance Plan

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**DAY19**   
Your Abundance in Action

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**DAY20**   
Review, Reflect, Relax

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**DAY21**   
Weekly Inspiration

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### DAY 22

LIVE RICHER

DAY 22  
LIVE  
RICHER

