



Penny saving challenge

It's easy to save a penny, right? Save \$0.01 on day one and \$0.02 on day two, continuing to add another penny to your savings goal each day.

The penny challenge can save you over \$600 in just a year!

DAY	DEPOSIT	BALANCE	✓	DAY	DEPOSIT	BALANCE	✓	DAY	DEPOSIT	BALANCE	✓
1	\$0.01	\$0.01		39	\$0.39	\$7.80		77	\$0.77	\$30.03	
2	\$0.02	\$0.03		40	\$0.40	\$8.20		78	\$0.78	\$30.81	
3	\$0.03	\$0.06		41	\$0.41	\$8.61		79	\$0.79	\$31.60	
4	\$0.04	\$0.10		42	\$0.42	\$9.03		80	\$0.80	\$32.40	
5	\$0.05	\$0.15		43	\$0.43	\$9.46		81	\$0.81	\$33.21	
6	\$0.06	\$0.21		44	\$0.44	\$9.90		82	\$0.82	\$34.03	
7	\$0.07	\$0.28		45	\$0.45	\$10.35		83	\$0.83	\$34.86	
8	\$0.08	\$0.36		46	\$0.46	\$10.81		84	\$0.84	\$35.70	
9	\$0.09	\$0.45		47	\$0.47	\$11.28		85	\$0.85	\$36.55	
10	\$0.10	\$0.55		48	\$0.48	\$11.76		86	\$0.86	\$37.41	
11	\$0.11	\$0.66		49	\$0.49	\$12.25		87	\$0.87	\$38.28	
12	\$0.12	\$0.78		50	\$0.50	\$12.75		88	\$0.88	\$39.16	
13	\$0.13	\$0.91		51	\$0.51	\$13.26		89	\$0.89	\$40.05	
14	\$0.14	\$1.05		52	\$0.52	\$13.78		90	\$0.90	\$40.95	
15	\$0.15	\$1.20		53	\$0.53	\$14.31		91	\$0.91	\$41.86	
16	\$0.16	\$1.36		54	\$0.54	\$14.85		92	\$0.92	\$42.78	
17	\$0.17	\$1.53		55	\$0.55	\$15.40		93	\$0.93	\$43.71	
18	\$0.18	\$1.71		56	\$0.56	\$15.96		94	\$0.94	\$44.65	
19	\$0.19	\$1.90		57	\$0.57	\$16.53		95	\$0.95	\$45.60	
20	\$0.20	\$2.10		58	\$0.58	\$17.11		96	\$0.96	\$46.56	
21	\$0.21	\$2.31		59	\$0.59	\$17.70		97	\$0.97	\$47.53	
22	\$0.22	\$2.53		60	\$0.60	\$18.30		98	\$0.98	\$48.51	
23	\$0.23	\$2.76		61	\$0.61	\$18.91		99	\$0.99	\$49.50	
24	\$0.24	\$3.00		62	\$0.62	\$19.53		100	\$1.00	\$50.50	
25	\$0.25	\$3.25		63	\$0.63	\$20.16		101	\$1.01	\$51.51	
26	\$0.26	\$3.51		64	\$0.64	\$20.80		102	\$1.02	\$52.53	
27	\$0.27	\$3.78		65	\$0.65	\$21.45		103	\$1.03	\$53.56	
28	\$0.28	\$4.06		66	\$0.66	\$22.11		104	\$1.04	\$54.60	
29	\$0.29	\$4.35		67	\$0.67	\$22.78		105	\$1.05	\$55.65	
30	\$0.30	\$4.65		68	\$0.68	\$23.46		106	\$1.06	\$56.71	
31	\$0.31	\$4.96		69	\$0.69	\$24.15		107	\$1.07	\$57.78	
32	\$0.32	\$5.28		70	\$0.70	\$24.85		108	\$1.08	\$58.86	
33	\$0.33	\$5.61		71	\$0.71	\$25.56		109	\$1.09	\$59.95	
34	\$0.34	\$5.95		72	\$0.72	\$26.28		110	\$1.10	\$61.05	
35	\$0.35	\$6.30		73	\$0.73	\$27.01		111	\$1.11	\$62.16	
36	\$0.36	\$6.66		74	\$0.74	\$27.75		112	\$1.12	\$63.28	
37	\$0.37	\$7.03		75	\$0.75	\$28.50		113	\$1.13	\$64.41	
38	\$0.38	\$7.41		76	\$0.76	\$29.26		114	\$1.14	\$65.55	



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115	\$1.15	\$66.70		158	\$1.58	\$125.61		201	\$2.01	\$203.01	
116	\$1.16	\$67.86		159	\$1.59	\$127.20		202	\$2.02	\$205.03	
117	\$1.17	\$69.03		160	\$1.60	\$128.80		203	\$2.03	\$207.06	
118	\$1.18	\$70.21		161	\$1.61	\$130.41		204	\$2.04	\$209.10	
119	\$1.19	\$71.40		162	\$1.62	\$132.03		205	\$2.05	\$211.15	
120	\$1.20	\$72.60		163	\$1.63	\$133.66		206	\$2.06	\$213.21	
121	\$1.21	\$73.81		164	\$1.64	\$135.30		207	\$2.07	\$215.28	
122	\$1.22	\$75.03		165	\$1.65	\$136.95		208	\$2.08	\$217.36	
123	\$1.23	\$76.26		166	\$1.66	\$138.61		209	\$2.09	\$219.45	
124	\$1.24	\$77.50		167	\$1.67	\$140.28		210	\$2.10	\$221.55	
125	\$1.25	\$78.75		168	\$1.68	\$141.96		211	\$2.11	\$223.66	
126	\$1.26	\$80.01		169	\$1.69	\$143.65		212	\$2.12	\$225.78	
127	\$1.27	\$81.28		170	\$1.70	\$145.35		213	\$2.13	\$227.91	
128	\$1.28	\$82.56		171	\$1.71	\$147.06		214	\$2.14	\$230.05	
129	\$1.29	\$83.85		172	\$1.72	\$148.78		215	\$2.15	\$232.20	
130	\$1.30	\$85.15		173	\$1.73	\$150.51		216	\$2.16	\$234.36	
131	\$1.31	\$86.46		174	\$1.74	\$152.25		217	\$2.17	\$236.53	
132	\$1.32	\$87.78		175	\$1.75	\$154.00		218	\$2.18	\$238.71	
133	\$1.33	\$89.11		176	\$1.76	\$155.76		219	\$2.19	\$240.90	
134	\$1.34	\$90.45		177	\$1.77	\$157.53		220	\$2.20	\$243.10	
135	\$1.35	\$91.80		178	\$1.78	\$159.31		221	\$2.21	\$245.31	
136	\$1.36	\$93.16		179	\$1.79	\$161.10		222	\$2.22	\$247.53	
137	\$1.37	\$94.53		180	\$1.80	\$162.90		223	\$2.23	\$249.76	
138	\$1.38	\$95.91		181	\$1.81	\$164.71		224	\$2.24	\$252.00	
139	\$1.39	\$97.30		182	\$1.82	\$166.53		225	\$2.25	\$254.25	
140	\$1.40	\$98.70		183	\$1.83	\$168.36		226	\$2.26	\$256.51	
141	\$1.41	\$100.11		184	\$1.84	\$170.20		227	\$2.27	\$258.78	
142	\$1.42	\$101.53		185	\$1.85	\$172.05		228	\$2.28	\$261.06	
143	\$1.43	\$102.96		186	\$1.86	\$173.91		229	\$2.29	\$263.35	
144	\$1.44	\$104.40		187	\$1.87	\$175.78		230	\$2.30	\$265.65	
145	\$1.45	\$105.85		188	\$1.88	\$177.66		231	\$2.31	\$267.96	
146	\$1.46	\$107.31		189	\$1.89	\$179.55		232	\$2.32	\$270.28	
147	\$1.47	\$108.78		190	\$1.90	\$181.45		233	\$2.33	\$272.61	
148	\$1.48	\$110.26		191	\$1.91	\$183.36		234	\$2.34	\$274.95	
149	\$1.49	\$111.75		192	\$1.92	\$185.28		235	\$2.35	\$277.30	
150	\$1.50	\$113.25		193	\$1.93	\$187.21		236	\$2.36	\$279.66	
151	\$1.51	\$114.76		194	\$1.94	\$189.15		237	\$2.37	\$282.03	
152	\$1.52	\$116.28		195	\$1.95	\$191.10		238	\$2.38	\$284.41	
153	\$1.53	\$117.81		196	\$1.96	\$193.06		239	\$2.39	\$286.80	
154	\$1.54	\$119.35		197	\$1.97	\$195.03		240	\$2.40	\$289.20	
155	\$1.55	\$120.90		198	\$1.98	\$197.01		241	\$2.41	\$291.61	
156	\$1.56	\$122.46		199	\$1.99	\$199.00		242	\$2.42	\$294.03	
157	\$1.57	\$124.03		200	\$2.00	\$201.00		243	\$2.43	\$296.46	



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DAY	DEPOSIT	BALANCE	✓	DAY	DEPOSIT	BALANCE	✓	DAY	DEPOSIT	BALANCE	✓
244	\$2.44	\$298.90		287	\$2.87	\$413.28		330	\$3.30	\$546.15	
245	\$2.45	\$301.35		288	\$2.88	\$416.16		331	\$3.31	\$549.46	
246	\$2.46	\$303.81		289	\$2.89	\$419.05		332	\$3.32	\$552.78	
247	\$2.47	\$306.28		290	\$2.90	\$421.95		333	\$3.33	\$556.11	
248	\$2.48	\$308.76		291	\$2.91	\$424.86		334	\$3.34	\$559.45	
249	\$2.49	\$311.25		292	\$2.92	\$427.78		335	\$3.35	\$562.80	
250	\$2.50	\$313.75		293	\$2.93	\$430.71		336	\$3.36	\$566.16	
251	\$2.51	\$316.26		294	\$2.94	\$433.65		337	\$3.37	\$569.53	
252	\$2.52	\$318.78		295	\$2.95	\$436.60		338	\$3.38	\$572.91	
253	\$2.53	\$321.31		296	\$2.96	\$439.56		339	\$3.39	\$576.30	
254	\$2.54	\$323.85		297	\$2.97	\$442.53		340	\$3.40	\$579.70	
255	\$2.55	\$326.40		298	\$2.98	\$445.51		341	\$3.41	\$583.11	
256	\$2.56	\$328.96		299	\$2.99	\$448.50		342	\$3.42	\$586.53	
257	\$2.57	\$331.53		300	\$3.00	\$451.50		343	\$3.43	\$589.96	
258	\$2.58	\$334.11		301	\$3.01	\$454.51		344	\$3.44	\$593.40	
259	\$2.59	\$336.70		302	\$3.02	\$457.53		345	\$3.45	\$596.85	
260	\$2.60	\$339.30		303	\$3.03	\$460.56		346	\$3.46	\$600.31	
261	\$2.61	\$341.91		304	\$3.04	\$463.60		347	\$3.47	\$603.78	
262	\$2.62	\$344.53		305	\$3.05	\$466.65		348	\$3.48	\$607.26	
263	\$2.63	\$347.16		306	\$3.06	\$469.71		349	\$3.49	\$610.75	
264	\$2.64	\$349.80		307	\$3.07	\$472.78		350	\$3.50	\$614.25	
265	\$2.65	\$352.45		308	\$3.08	\$475.86		351	\$3.51	\$617.76	
266	\$2.66	\$355.11		309	\$3.09	\$478.95		352	\$3.52	\$621.28	
267	\$2.67	\$357.78		310	\$3.10	\$482.05		353	\$3.53	\$624.81	
268	\$2.68	\$360.46		311	\$3.11	\$485.16		354	\$3.54	\$628.35	
269	\$2.69	\$363.15		312	\$3.12	\$488.28		355	\$3.55	\$631.90	
270	\$2.70	\$365.85		313	\$3.13	\$491.41		356	\$3.56	\$635.46	
271	\$2.71	\$368.56		314	\$3.14	\$494.55		357	\$3.57	\$639.03	
272	\$2.72	\$371.28		315	\$3.15	\$497.70		358	\$3.58	\$642.61	
273	\$2.73	\$374.01		316	\$3.16	\$500.86		359	\$3.59	\$646.20	
274	\$2.74	\$376.75		317	\$3.17	\$504.03		360	\$3.60	\$649.80	
275	\$2.75	\$379.50		318	\$3.18	\$507.21		361	\$3.61	\$653.41	
276	\$2.76	\$382.26		319	\$3.19	\$510.40		362	\$3.62	\$657.03	
277	\$2.77	\$385.03		320	\$3.20	\$513.60		363	\$3.63	\$660.66	
278	\$2.78	\$387.81		321	\$3.21	\$516.81		364	\$3.64	\$664.30	
279	\$2.79	\$390.60		322	\$3.22	\$520.03		365	\$3.65	\$667.95	
280	\$2.80	\$393.40		323	\$3.23	\$523.26					
281	\$2.81	\$396.21		324	\$3.24	\$526.50					
282	\$2.82	\$399.03		325	\$3.25	\$529.75					
283	\$2.83	\$401.86		326	\$3.26	\$533.01					
284	\$2.84	\$404.70		327	\$3.27	\$536.28					
285	\$2.85	\$407.55		328	\$3.28	\$539.56					
286	\$2.86	\$410.41		329	\$3.29	\$542.85					