



“Know Your Worth”

FINANCIAL WELLNESS
TEAM CHALLENGE

Guide for
Challenge
Leads



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Welcome to “Know Your Worth”!

When considering your well-being, you likely think about your physical and mental health. However, wellness also includes financial wellbeing. Unfortunately, financial confidence in Canada has been declining, with [33% of Canadians](#) reporting a high level of stress or worry about their finances. This anxiety often stems from economic uncertainty, inflation, and concerns about maintaining quality of life.

The **“Know Your Worth” Financial Wellness Team Challenge** aims to improve financial knowledge and help participants better understand their personal finances. According to the Government of Canada, [financial well-being](#) is the ability to comfortably manage your current financial situation and maintain financial resilience for the future. **“Know Your Worth”** is about recognizing your strengths and creating plans for improvement.

This guide is meant for the Challenge Lead - a facilitator who will guide participants through an experience that blends personal growth with teamwork and fun. Here, you'll find everything you need to lead the way, create an inspiring environment, and help your team embrace the small changes that can reduce your financial stress and create a positive outlook for the future!

Why Lead Team Challenges?

Every successful team challenge needs a passionate leader to bring people together, inspire participation, and keeps momentum going. That's where Challenge Leads come in. Challenge Leads have the exciting role of leading a challenge for your chosen group, whether it's your team, department, or even the whole company.

As a Challenge Lead, your role involves rallying participants, hosting weekly check-ins, tracking team progress, and motivating everyone with encouragement and updates –and it's easy to do with this guide, designed to help you organize, plan, and track the **"Know Your Worth"** team challenge with ease.

To make facilitating the challenge easy, in this guide, you'll find:

1

Challenge Summary: A detailed overview to help you and participants understand the purpose and goals of the challenge.

2

Weekly Communications: Email templates with instructions for each weekly task and interesting information to keep participants engaged and motivated throughout the challenge.

3

Tracking Tools: Example tracking charts and leaderboards to help you monitor progress and celebrate milestones along the way.

Use this in tandem with the General Guidelines Guide, where you'll find helpful tips for setting up teams, managing the process, and executing the challenge.

Leading a team challenge is an excellent opportunity to showcase and develop your leadership skills while making a meaningful impact on the health and well-being of others. In return, you'll gain valuable experience in organizing group activities, driving engagement, and fostering a supportive and fun environment.

Overview and Objective

The **“Know Your Worth” Financial Wellness Team Challenge** contains a series of tasks related to improved understanding of personal finances and adaptation of behaviours designed to decrease spending. The 5-week challenge is best completed over the course of one calendar month to allow for all regular expenses to be considered. Although most of the tasks are individual, the team aspect provides incentive for players' continued participation through accountability and competition.

Here, you'll find a table of each weekly challenge:

Week of Challenge	Budget	Know Your Finances	Saving Money
Week 1	<ul style="list-style-type: none">• Create budget• Begin tracking	<ul style="list-style-type: none">• Estimate spending for each category of budget	_____
Week 2	<ul style="list-style-type: none">• Track spending	<ul style="list-style-type: none">• Check credit score	<ul style="list-style-type: none">• Create a vision board
Week 3	<ul style="list-style-type: none">• Track spending	_____	<ul style="list-style-type: none">• Pack a lunch• Share a money-saving tip
Week 4	<ul style="list-style-type: none">• Track spending	_____	<ul style="list-style-type: none">• Try out some of the money-saving tips
Week 5	<ul style="list-style-type: none">• Track spending• Tally net savings or loss (bank balances vs budget)	<ul style="list-style-type: none">• Compare estimates with actual spending	_____

These weekly tasks promote healthy financial habits while also encouraging teamwork, accountability, and a touch of friendly competition. Participants will not only contribute to their team's success but also take steps toward financial wellbeing.

Read on for next steps in leading the challenge!



Challenge Summary

Here is a table that summarizes the weekly tasks, what participants are to submit, and how points are calculated:

Week of Challenge	Budget	Know Your Finances	Saving Money
Week 1	<ul style="list-style-type: none">• 10 pts for template• 5 pts for tracking	<ul style="list-style-type: none">• 1 pt for estimates	_____
Week 2	<ul style="list-style-type: none">• 5 pts for tracking	<ul style="list-style-type: none">• 1 pt credit score	<ul style="list-style-type: none">• 10 pts for vision board
Week 3	<ul style="list-style-type: none">• 5 pts for tracking	_____	<ul style="list-style-type: none">• 2 pts/packed lunch• 1 pt for sharing a money saving tip
Week 4	<ul style="list-style-type: none">• 5 pts for tracking	_____	<ul style="list-style-type: none">• 3 pts/day for trying a tip
Week 5	<ul style="list-style-type: none">• 5 pts for tracking• 5-50 pts for completing budget and comparing record to actual	<ul style="list-style-type: none">• 1pt reflection on estimates	

Please note that not all participants may wish to share their points or experiences, and that is completely acceptable. This challenge is intended to be an enjoyable and voluntary experience, allowing everyone to engage in a manner that aligns with their preferences. Participants who prefer not to share their points can still fully contribute to and belong to a winning team. However, please note that they will not appear on the leaderboard or be eligible for individual recognition based on points. This ensures everyone can participate in a way that feels comfortable while supporting their team's overall success.



Weekly Templated Communications

In this section, you'll find templated emails that will need to be modified with your information before sending (i.e. personalized with your name and email to submit weekly points, prize details, key dates and sign-up forms). Each weekly email template includes all the key information needed for clear and effective communication during the team challenge. However, feel free to personalize and adjust them to align with your unique style and approach.

PRE-CHALLENGE



Team Recruitment/Invitation Email:

This email is meant to be sent 1 – 2 weeks before the start of the challenge

Subject: Join the “Know Your Worth” Team Challenge and Win XXX!

Hi Everyone,

I'm excited to invite you to take part in the **“Know Your Worth” Financial Wellness Team Challenge**, a fun and engaging way to promote financial wellness, strengthen our sense of community, and connect with one another.

Challenge Overview

Financial wellbeing is a key aspect of overall wellness, yet it's often overlooked. Over the next 5 weeks, this challenge will help you gain confidence in your finances and adopt healthy financial habits, all while working together as a team.

Here's how the challenge works:

- **Weekly tasks:** Each week, you'll complete challenges designed to improve your financial understanding and help you adopt practical habits to reduce spending. As you complete tasks, you'll earn points for your team.
- **[Optional] Prizes:** The team with the most points at the end of the challenge will win *[insert prizes here]*.
- **Kickoff:** The challenge starts on *[insert date]*. Your first task will involve taking a closer look at your spending habits.

Ready to join?

Sign up by *[insert deadline]* using this form: *[link to form]*. Add your name, email address, and department, and you're all set!

If you have any questions or need more details, feel free to reach out.

Looking forward to moving toward financial wellness with you all!

Best regards,
[Your Name]



Welcome Email:

This email is meant to be sent within 1 week of the challenge kick-off once teams have been determined.

Subject: Welcome to the “Know Your Worth” Challenge!

Hello! And welcome to the (fill in company/department name here) **“Know Your Worth” Financial Wellness Team Challenge**, for improved financial well-being! “Know Your Worth” is a challenge designed to help you better understand your own personal finances and encourage you to adopt behaviours that reduce spending and allow you to start saving money.

According to [Statistics Canada](#), financial vulnerability among Canadians has been on the rise in recent years, with over half of households reporting struggles to meet their financial commitments. Additionally, nearly 1/3 of respondents admit to spending more than they earn each month, contributing to increasing household debt. While many economic factors are beyond our control, it is nonetheless true that financial behaviours can have a major impact on financial well-being. In this five-week team challenge, you will take on tasks designed to improve financial well-being. As you complete these tasks, you will earn points for your team, bringing you closer to winning exciting prizes such as (list prizes here).

Participation in this challenge is meant to be fun, voluntary, and entirely on your terms. While you’re welcome to share your points and experiences if you choose, there’s no obligation to do so, and any shared information will remain respectful of your privacy.

The challenge will begin on (insert date here), and for week one you will be asked to create a comprehensive monthly budget. Look out for an email Monday morning that will have more information about the challenge!

TEAMS:

[list teams/members here]



WEEK 1

Monday Mission:

This email is meant to be sent on a Monday

Subject line: "Know Your Worth" Challenge – Week 1 Mission!

Happy Monday! It's time to kick off the "Know Your Worth" challenge! Did you know that income is not the most important **factor** in financial well-being for most people? While economic factors and financial confidence matter more for those of very low or very high income, most people fall in between, where financial behaviours play a greater role.

Of these behaviours, actively setting aside money is the key factor that separates the financially well from the financially vulnerable, regardless of income level. But how can you save effectively if you don't know where your money is going? Surprisingly, most people spend more time planning their weekly grocery list than managing their daily finances. In fact, only **53% of Canadians** report using any sort of household budget.

Throughout this challenge, you will track every dollar that comes in or out of your household accounts. Since many regular expenses are paid monthly, your first task is to create and maintain a spreadsheet containing a detailed spending record for the coming month. Be sure to include categories for household bills, groceries, discretionary spending, income, and any other categories for which you spend or make money. The more detailed and specific your categories are, the better picture you will have of your spending.

On the first day of the month, remember to include a tally of your available money (bank accounts, cash in wallet, etc.). There is no need to include accounts that you do not access for regular day-to-day spending. An example of such a budget is shown below.

Day of Month	Water	Heat	TV	Electric	Phone	Insurance	Rent	Food	Household Supplies	Car Costs	Eating Out	Taxes	Income
1st													
"↓"													
30th													
Total													

Day of Month	Beginning of Month	End of Month	Difference
Cash			
Bank Accounts			
Total			

This is only an example of what such a budget might look like, and yours should be specific to your circumstances. Once you have completed your empty template budget, please take a screenshot and email it to the Challenge Lead at *[insert Challenge Lead contact info]*.

Scoring: You will have until noon on the 1st of the month to submit your budget template and receive 10 points for your team. ***Remember to be as detailed as possible when creating your budget... it will really pay off!***



Midweek Motivation:

This email is meant to be sent on a Wednesday

Subject Line: "Know Your Worth" Challenge – Midweek Motivation

Good morning! This is a reminder that today is the last day to submit your empty budget template to receive points for your team. It also marks the first day that you will begin recording your spending on this template. Each day, you should complete the line of your budget corresponding to that day, filling in all spending under the appropriate heading. Be sure to include every cent that comes in or out of your wallet/bank account! If yours is a shared account, you will need to include the spending of others as well. The goal is to have the difference in available funds match your spending records as accurately as possible at the end of the month. The closer you are, the more points you will earn. Along the way, you will get 5 points for each week that you complete your budget.

Extra Credit: Many people think that setting a budget means putting a cap on how much you can spend. But an equally, if not more important aspect, is simply knowing what your expenses are. After all, how can you know where to cut back if you don't know what your baseline is? For this reason, a good budget is fluid and can be revised with more data.

You will notice that you were not asked to set limits on your spending this month, but simply to record your normal spending patterns each day. Nevertheless, you may want to estimate what you think your total spending will be in each category. It could provide for interesting reflection at the end of the month. If you choose to complete this task, you can email me and let me know. For doing so you will earn one bonus point!



Workweek Wrap-Up:

This email is meant to be sent on a Friday

Subject Line: "Know Your Worth" Challenge – Week 1 Wrap-Up

Hello, I hope you have all been diligently tracking your spending. Remember to keep filling out your spreadsheet over the weekend. You will have until **Monday at noon** to submit to me written confirmation of this task and to confirm if you have completed your spending estimate (as outlined in the midweek email). Keep an eye out Monday for information on next week's challenge and to see the team scores from this week.

Did You Know?

When it comes to building wealth, the gap between a little bit of debt and a little bit of savings can grow significantly over time. Consider the difference between setting aside \$20 each month versus adding an additional \$20 to your credit card balance. By putting \$20/month in a high yield savings account, at an estimated 3.5% interest, you would have about \$245 at the end of the year. On the other hand, \$20/month on credit cards, which across Canada have an average interest rate of 20.5%, would leave you with a debt of about \$265 by year's end.

That \$480 difference in spending quickly widens to \$510 in just 12 months. This may not seem that big a deal but keep up this pattern and over 10 years the difference becomes \$2885 in savings vs a \$10,000 debt, or a nearly \$13,000 gap. That's not to say you should never spend money, but when it comes to the line between staying in the black and creeping into the red, the numbers clearly show that staying under budget is well worth it!.



WEEK 2

Monday Mission:

This email is meant to be sent on a Monday

Subject line: "Know Your Worth" Challenge – Week 2 Mission!

Happy Monday!

Welcome to week 2 of the **"Know Your Worth" challenge**. Last week we explored factors that can influence financial wellness, in particular economic factors and financial behaviours. There are three other characteristics that also influence financial well-being.

One of these is social factors, including such things as age, gender, and number of dependants. Psychological factors related to money can be influenced, and by doing so, we can improve financial wellness. Research indicates that those who have a positive attitude towards saving are more likely to do so, and thus more likely to have higher financial wellness scores.

This week, we'll focus on fostering positivity by creating a vision board to represent financial goals. As you continue to track your spending, think about what you would like to accomplish by saving, whether it be a special purchase, sending a child to school, or just the sense of security a nest egg can give. Try to make the goal something realistic and achievable with a little bit of work.

Then, get creative and make a visual representation of this goal. You may draw your vision board by hand, cut out pictures from magazines, or create it digitally. Once you have completed your vision board, send a photo of it to me to earn 10 points for your team.

Scoring: You will receive 5 points for continuing to track your spending throughout the week, to be awarded after you confirm completion to me in writing at the end of the week. You will also get 10 points for sending me a picture of your financial vision board.



Midweek Motivation:

This email is meant to be sent on a Wednesday

Subject Line: “Know Your Worth” Challenge – Week 2 Motivation

Happy Wednesday! I hope you are all progressing well with your vision boards and tracking your spending. The more comfortable you become with using the budget regularly, the more it will become second nature. Keeping receipts and regularly checking your accounts are other ways to make sure you don't miss anything.

Thank you and have a good week!

Extra Credit: As the name of this challenge suggests, knowledge is key to financial wellness. One important piece of financial knowledge is your credit score, a three-digit number that reflects your past economic behaviours. It can be used by companies to determine how risky it is to loan you money in the future and impact the rate of interest you may be charged. Values range between 300 and 900, and, according to credit bureau [Equifax](#), a score of 660-900 is considered good to excellent. Checking your credit score can give you a better understanding of your financial situation, and alert you of any potential risks related to identity fraud. If you are interested, more information about how your credit score is measured and why it matters is available through the [Government of Canada](#).

Most Canadian banks now also allow clients to access a preliminary credit score through their online banking platform. To score a bonus point in this week's challenge, log onto your bank and look at your score. Then send me an email letting me know you did so. Please keep your credit score confidential.



Workweek Wrap-Up:

This email is meant to be sent on a Friday

Subject Line: “Know Your Worth” Challenge – Week 2 Wrap-Up

Happy Friday!

Don't forget to keep tracking your spending over the weekend. You will have until **Monday at noon** to earn points for this week's tasks, including maintaining your budget, creating your vision board, and checking your credit score. Keep an eye out Monday afternoon for the updated leaderboard to see how your team stacks up against the rest!

Did You Know?

According to [Canada's 2024 Food Price Report](#), food affordability is a top concern amongst Canadians. High inflation rates have driven up the cost of food globally since the pandemic, with a jump of up to 5% in average Canadian grocery costs. Additionally, major weather events disrupting the supply chain make food prices vulnerable to further increases.

The increase in food costs has also spread to the hospitality industry, driving up the cost of eating out. Yet, despite this, more than half of Canadians [report](#) using Uber Eats at least once in the past year to have their food delivered. With the average lunch at a restaurant running \$25, those restaurant meals can really add up! For half the cost, you can get a lot of fresh and healthy groceries and brown bag it. Not only would that be good for your wallet, but it would also be good for your health, as eating out tends to result in more fats and salt being consumed along with less fruits and vegetables.



WEEK 3

Monday Mission:

This email is meant to be sent on a Monday

Subject line: "Know Your Worth" Challenge – Week 3 Mission!

Happy Monday!

Today marks the halfway point of the **"Know Your Worth" challenge**. Keep tracking your spending on your daily budget throughout the week to earn points. At the conclusion of the month, the more accurate your records are, the more points you will earn.

Flowing on from a suggestion in last week's Workweek Wrap-Up, this week's additional challenge will be to pack your lunch. For each day you avoid eating out, you will score points for your team. Take daily pictures of your creations and submit your favourite at the end of the week, along with a tally of how many days you completed the task. Remember that packing a lunch doesn't have to be boring. If you want to lean into the team aspect of this challenge, you might consider getting the team to do a potluck on one or more days to mix it up.

Scoring: Participants will earn 5 points for continuing to keep their daily spending updated. Please confirm this task in an email to me by Monday at noon. Please also include in this email a tally of how many days you ate a homemade lunch, along with a picture of your favourite. This challenge will begin today and last one week but can include a lunch prepared next Monday morning as well. For each day that you (or a team member) prepared your lunch, you will receive 2 pts for your team, to a maximum of 14 points.



Midweek Motivation:

This email is meant to be sent on a Wednesday

Subject Line: "Know Your Worth" Challenge – Week 3 Motivation

Good morning, everyone, I hope you have all been enjoying your homemade lunches and have maybe even noticed a drop in your daily spending as a result of this change. With the extra time you save not having to wait in line for your food, you might even be able to sneak in a lunchtime walk to enjoy the fresh air.

Thank you and have a good week!

Extra Credit: Packing a lunch is just one of many money-saving tips that can help you to balance your budget. Do you have any other ideas for how to save? If you do, share your idea with the rest of your team. Once you have done so, email me to let me know and you will be awarded an extra point. Try to keep the ideas unique with no repeats.



Workweek Wrap-Up:

This email is meant to be sent on a Friday

Subject Line: "Know Your Worth" Challenge – Week 3 Wrap-Up

Happy Friday everyone! Hopefully you are all getting very used to tracking your money and being aware of every dollar you spend. The point of this task is simply to be conscious of your spending so that you can direct the dollars you have to the things that matter most. Keep making those lunches over the weekend, and don't forget to share your money-saving tips. I look forward to your emails Monday letting me know how many days you completed the lunch task and sharing your favourites. Remember that for this week's task you can also include a lunch packed for Monday. You will have until **Monday at noon** to submit your progress and earn points for your team.

Did You Know?

Canadians consumed nearly 330 million kg of coffee beans in 2023! That is nearly 10 kg of coffee beans for every man, woman, and child in this country. This number can vary widely, however, with some individuals preferring to buy beans in bulk and others purchasing their brew ready made at the coffee shop. Data scientist James Fraser did an in depth look comparing the cost of home brewed coffee to that of Tim Hortons. According to his analysis, even after factoring in water, electricity, beans, etc. it only cost him \$0.09 to make an instant coffee at home, ~22x less than a medium size coffee at Tim Horton's. Even if you wanted to skip the instant and splurge for high end beans, you'd still be saving a lot of money by making your coffee at home instead of grabbing it on the way. Sure, it's only a couple of dollars a day, but as we learned previously, that couple of dollars can add up significantly over the years!



WEEK 4

Monday Mission:

This email is meant to be sent on a Monday

Subject line: "Know Your Worth" Challenge – Week 4 Mission!

Happy Monday and welcome to the penultimate week of the **"Know Your Worth" challenge**. Don't worry, I am not going to make you give up your daily coffee/tea run, at least not unless you choose to. Last week, you were each tasked with sharing a money-saving tip. This week, in addition to continuing your budget, you will be asked to select one or more tips from your team members that you would like to try incorporating into your daily routine. It should be a change in your spending habits, and not something you already do regularly. You may select one item and do it all week or try something new each day.

At the end of the week, you will send me a list of the tip(s) you tried for each day. If there is nothing that applies to you, you may also go online to look for other ideas.

Scoring: As usual, you will be awarded 5 points at the end of the week for continuing to track your daily spending. You will also receive 3 points for each day that you incorporate a money-saving tip, to a maximum of 21 points. Again, it may be one tip you use each day or something new. If you are doing the same thing all week, however, it must involve a change in behaviour each day. You cannot do something on Monday and then claim points for the whole week.

Happy Saving!



Midweek Motivation:

This email is meant to be sent on a Wednesday

Subject line: "Know Your Worth" Challenge – Week 4 Motivation

Good morning, everyone! The month is quickly drawing to a close, and, with it, our financial challenge. There is still time to earn points for the team, however, so keep tracking your spending. You should also be well underway trying out some of the money-saving tips provided by your team members. Keep a record of which tips you are trying, so that you can send them to me in your progress email that is due by **Monday at noon**.

Thank you and have a good week



Workweek Wrap-Up:

This email is meant to be sent on a Friday

Subject line: "Know Your Worth" Challenge – Week 4 Wrap-Up

Happy Friday! I hope you have all had some success in your money-saving endeavours, and that you have found unique ways to cut costs without feeling too much pain. Remember that you have until **Monday at noon** to post your feedback on the whiteboard. It's also the final weekend of the budget, so make sure to keep tracking your spending!

Did You Know?

Now that you are coming to the end of the month and have a detailed record of your spending, you might be wondering what to do with this information. Understanding where your money is going is the first step in developing a financial plan, but certainly not the final step. Looking at your numbers you may find that your overall spending is too high, or that your spending patterns don't align with the things you value most. Regardless of what you find, you can use the information to make intentional changes to your spending going forward.

You may have heard of the 50-30-20 rule for budgeting, which suggests allocating 50% of your income to needs, 30% to wants, and 20% to savings. However, this strategy is not universally applicable and may not suit everyone's financial situation. If you live in a high-cost city, for example, a greater portion of your income may be needed to cover housing expenses. Additionally, if you have existing debt to pay down, you might benefit from a different budgeting approach, such as the 70-20-10 rule.

Whatever method you choose, the important thing is that you have a plan that works for you, and that you remember budgets are not meant to be static but should grow and change with your circumstances.



WEEK 5

Monday Mission:

This email is meant to be sent on a Monday

Subject line: "Know Your Worth" Challenge – Week 5 Mission!

Good morning! It is the final week of the **"Know Your Worth" challenge** and nearly time to tally up those monthly budgets, which will be the focus of this week's challenge.

At the end of the month, add up all your spending across the categories and subtract it from any income you made. Compare that number to the change in your available cash (eg. the sum of all your bank accounts/wallet now vs the beginning of the month). If you've tracked every penny spent or made, the two numbers should match.

Once you have completed your budget and compared the two numbers, let me know how close your spending record matched your bank records. Did your records match within a couple of dollars, or were they off by a couple of hundred?

Scoring: As with previous weeks, 5 points will be awarded for continuing to update your spending record through the end of the month. After tallying the budget and comparing your spending record to the actual change in your available cash, you will score points for accuracy. If you complete the summary and find yourself off by more than \$100, you will score 5 points (in addition to the 5 points for completing the budget). If you are between \$50-\$100 off between the two numbers, you will earn 15 points. Between \$10-\$50 will score 25 points, and between \$1-\$10 will score 40 points. If your two numbers are within \$1 of each other, congratulations, you did an amazing job tracking your spending and will earn 50 points for your team!

This is your final week to earn points for your team, and there are a lot of points up for grabs, so make sure you are recording every dollar you spend or make.

Happy tracking!



Midweek Motivation:

This email is meant to be sent on a Wednesday

Subject line: "Know Your Worth" Challenge – Week 5 Motivation

Happy Wednesday and welcome to the final midweek motivation of the challenge. I trust you have all been busily checking your numbers and trying to make your records as accurate as possible by month's end. The challenge scoring will end **Monday at noon**, so be sure to submit your information and get your points while you can.

Thank you and have a good week!

Extra Credit: If you recall, at the beginning of the month your extra credit task was to estimate how much money you spend in a month on each spending category. As you finish the budget, look at the totals. Did any of the categories surprise you? Was there somewhere you spent more or less than you expected? Send a short 2-3 sentence reflection on what you learned about your spending when completing this budget. Please do not include any personal information, just a general idea is fine. In return, you'll earn one extra point for your team.



Workweek Wrap-Up:

This email is meant to be sent on a Friday

Subject line: Line: “Know Your Worth” Challenge – Week 5 Wrap-Up

Happy Friday and congratulations on making it to the end of the **“Know Your Worth” Financial Wellness Team Challenge**. Please remember to report all completed tasks by **Monday at noon** to receive your points. Tasks this week are completing the spending record for the month, doing a final tally of your budget and checking its accuracy, and reflecting on your monthly spending totals. The challenge will finish Sunday night, and the winners will be announced after the final points are tallied.

Did You Know?

Financial wellness is considered one of the three pillars of good health. Indeed, for many Canadians, money is a greater source of stress than personal health, relationships, or work, with nearly [half of Canadians](#) having recently lost sleep over financial concerns.

The impacts of such worry can be felt in all areas of life and even put strain on personal relationships. Those dealing with stress over money are twice as likely to be in poor overall health. It can also affect productivity at work, which, ironically, could then impact your ability to maximize your earning potential.

There are many things one can do to improve financial well-being, some of which were introduced throughout the “Know Your Worth” challenge. For more ideas on how to improve your financial confidence and take control of your money, you can access this [government of Canada website](#). The best way to improve financial wellness is through learning and taking active steps to create a plan for the future!

Example Tracking Charts and Leaderboard

The following pages contain printable tracking sheets that can be used for each week of the challenge, along with a leaderboard that can be used to tally scores over multiple weeks. The tracking sheets for each week contain charts to accommodate 2 teams of up to 10 members each. Depending on the number of teams/participants, you may need to print multiple copies of each. Alternatively, you can use the fillable spreadsheet that will automatically tally the team scores.

Please note that not all participants may wish to share their points or experiences, and that is completely acceptable. This challenge is intended to be an enjoyable and voluntary experience, allowing everyone to engage in a manner that aligns with their preferences. Participants who prefer not to share their points can still fully contribute to and belong to a winning team. However, please note that they will not appear on the leaderboard or be eligible for individual recognition based on points. This ensures everyone can participate in a way that feels comfortable while supporting their team's overall success.

LEADERBOARD

Place	Team	Week 1	Week 2	Week 3	Week 4	Week 5	Total

Team name:

Team Member	Task			Total Points
	Template Budget Submitted (10 pts)	Spending Estimates Created (1 pt)	Budget Updated For the Week (5 pts)	
Team Total				

Team name:

Team Member	Task			
	Template Budget Submitted (10 pts)	Spending Estimates Created (1 pt)	Budget Updated For the Week (5 pts)	Total Points
Team Total				

Team name:

[illegible]

Team Member	Task			
	Budget Updated (5 pts)	Checked Credit Score (1 pt)	Vision Board Submitted (10 pts)	Total Points
Team Total				

WEEK 3 TEAM TRACKING SHEET

Team name:

Points - Award 5 points for updating budget / 1 point for posting a saving tip / 2 points/homemade lunch (max 14)

Team Member	Task			
	Budget Updated (10 pts)	Post a Money-Saving Tip (1 pt)	Packed Lunch (2 pts/day)	Total Points
Team Total				

Team name:

Points - Award 5 points for updating budget / 1 point for posting a saving tip / 2 points/homemade lunch (max 14)

Team Member	Task			
	Budget Updated (10 pts)	Post a Money-Saving Tip (1 pt)	Packed Lunch (2 pts/day)	Total Points
Team Total				

Team name:

Team Member	Task			
	Budget Updated (10 pts)	Post a Feedback on Tip (1 pt)	Try a Tip (3 pts/day)	Total Points
Team Total				

Team name:

Team Member	Task			
	Budget Updated (10 pts)	Post a Feedback on Tip (1 pt)	Try a Tip (3 pts/day)	Total Points
Team Total				

Team name:

[illegible][illegible]

FINAL NOTE

Thank you for leading this challenge and for committing to making a positive impact. Challenges are not just about achieving goals—they're about growth, learning, and building connections. Your dedication makes all the difference!

As you wrap up this challenge:

- Reflect on what you've accomplished and the lessons you've learned as a Challenge Lead.
- Celebrate the progress you've made, no matter how big or small.
- If you decided to also participate in the Challenge, think about how you can carry the habits, teamwork, and positive energy from this challenge into your daily life.

Be proud of everything you've achieved, and we hope this experience inspires you to keep challenging yourself and others to grow and thrive.

Thank you for being part of this journey!



