



CHALLENGE LEDGER

Are you ready to improve your financial well-being? Record your daily and weekly activities on this Challenge Ledger. Your goal is to score 20 Healthy Lifestyle Activity Points (HLAPs) in 4 weeks. At the end of the challenge, you will return this ledger to Employee Wellness. Use the Participant Packet to keep you track. You will keep the weekly worksheets and tracker to form the foundation for a personal financial plan. Here is how you earn points:

DAILY:

- Earn up to 1 HLAP a day, up to 3 HLAPs per week, for recording a Daily Saving Activity. These activities include packing a lunch for work instead of eating out, skipping your morning drink at the coffee shop, walking or biking to work instead of driving, or anything else that enables you to avoid an expense that has become common for you.

WEEKLY:

- Earn 1 HLAP by reading the chapters in the *Financial Wellness @ Work* book each week.
- Complete the worksheet for each week to earn 1 HLAP.

Name	EIN	Total Points
Week 1	Daily Saving (1 pt. each day, up to 3 per week)	Week 1 Points
	Read Weekly Chapters (1 pt.)	
	Weekly Planning Activity (2 pts.)	
Week 2	Daily Saving (1 pt. each day)	Week 2 Points
	Read Weekly Chapters (1 pt.)	
	Weekly Planning Activity (2 pts.)	
Week 3	Daily Saving (1 pt. each day)	Week 3 Points
	Read Weekly Chapters (1 pt.)	
	Weekly Planning Activity (2 pts.)	
Week 4	Daily Saving (1 pt. each day)	Week 4 Points
	Read Weekly Chapters (1 pt.)	
	Weekly Planning Activity (2 pts.)	

