

The 7-Day Sprint

A mini-journal for one week of stacking

One week. One envelope. Seven numbers you write in yourself. Finish this and you will know whether the next fifty-one weeks are worth your time — which is the only question week one can answer.

01 Set your own number

The amount is yours. \$1, \$5, \$10 — the note value is not the point, the ritual is.

02 Write it down

One line per day. A number you wrote is a number you will not argue with later.

03 Then decide

Seven days in, you know whether this is a system or a chore. Both answers are useful.

BEFORE YOU START

Two minutes of setup

The whole system is one habit: on the same day, the same time, you move money into an envelope you cannot see into. Everything below exists to make that habit survive a bad week.

1 Choose your number, and write it down

I am starting at \$ ____ for each day

Week 1 target: \$ ____

Pick a number you can miss once without giving up. \$5 is a good start; \$1 is a better start than \$0.

2 The 90-second ritual

☐ Take the money out. Physically. Bills in your hand, not a number on a screen.

☐ Write today's date and amount on the envelope.

☐ Put it in the envelope. Close it. Put it somewhere you will see it.

Same day each week

Same time

What you need

- ☐ One envelope, any kind. Write the week number on it.
- ☐ A pen that works at 7am.
- ☐ Your own cash, ready to go. Not a plan to find it later.

Write the envelope's running total on it every week. By week 12 the same envelope holds \$600 in your hand — visible progress is the entire point of using cash.

YOUR WEEK

The week at a glance

Fill the table in first, then use the day pages for the thinking. A number you wrote before the week started is a number you can check yourself against.

Day	Date	Amount	Running total	Done?
1				☐
2				☐
3				☐
4				☐
5				☐
6				☐
7				☐

Week 1, in one line

Total put away this week: \$ _____

What I chose not to buy this week: \$ _____

If you only do one thing: make the amount small enough that you cannot fail. A missed week is a normal event, not a failure. What matters is that week two still happens.

DAY 1

Make it real

Date

Amount added today

Running total

The one action

Put the money in your hand. Take five notes out of your wallet or your drawer before you sit down to do anything else today.

What I chose not to buy

The saving is only half of it. Write the thing you did not buy and why — this is the part that makes week twelve possible.

End of day check

- ☐ Envelope closed and in its place
- ☐ Running total written on the envelope
- ☐ Reminder set for the same time

One thing worth remembering today

A number, a small win, or the reason you nearly skipped it. Write it here and read it again on day seven.

DAY 2

Same time, same place

Date

Amount added today

Running total

The one action

Do the 90 seconds at the same time you did yesterday. If you changed the time, change it back.

What I chose not to buy

The saving is only half of it. Write the thing you did not buy and why — this is the part that makes week twelve possible.

End of day check

- ☐ Envelope closed and in its place
- ☐ Running total written on the envelope
- ☐ Reminder set for the same time

One thing worth remembering today

A number, a small win, or the reason you nearly skipped it. Write it here and read it again on day seven.

DAY 3

Look at the envelope

Date

Amount added today

Running total

The one action

Open it. Count what is in there. The number is yours — nobody else can see it, and that is the point.

What I chose not to buy

The saving is only half of it. Write the thing you did not buy and why — this is the part that makes week twelve possible.

End of day check

- ☐ Envelope closed and in its place
- ☐ Running total written on the envelope
- ☐ Reminder set for the same time

One thing worth remembering today

A number, a small win, or the reason you nearly skipped it. Write it here and read it again on day seven.

DAY 4

Notice the day you almost skipped

Date

Amount added today

Running total

The one action

Somewhere in this week there is a day you nearly forgot. That is normal. Do it anyway.

What I chose not to buy

The saving is only half of it. Write the thing you did not buy and why — this is the part that makes week twelve possible.

End of day check

- ☐ Envelope closed and in its place
- ☐ Running total written on the envelope
- ☐ Reminder set for the same time

One thing worth remembering today

A number, a small win, or the reason you nearly skipped it. Write it here and read it again on day seven.

DAY 5

Add what you can

Date

Amount added today

Running total

The one action

If you have spare change or a little left over, put it in as well. Not required — the habit is the thing you are building.

What I chose not to buy

The saving is only half of it. Write the thing you did not buy and why — this is the part that makes week twelve possible.

End of day check

- ☐ Envelope closed and in its place
- ☐ Running total written on the envelope
- ☐ Reminder set for the same time

One thing worth remembering today

A number, a small win, or the reason you nearly skipped it. Write it here and read it again on day seven.

DAYS 6 AND 7

The home stretch

By day six the habit is either working or it is not. Either answer is useful — what is not useful is stopping here without answering.

Day 6

Keep the streak alive

Five days in. If the amount has felt heavy, make it smaller today rather than skipping. A smaller week still counts.

Date

Amount added

Running total

What I chose not to buy:

Day 7

Decide

Open the envelope one last time. Count it. Then decide honestly whether the next fifty-one weeks are worth it.

Date

Amount added

Running total

What I chose not to buy:

Week one, done

If you want the other fifty-one weeks, the full journal has a tracker for every week, four quarterly reviews, and a finish-line sheet. The free guide explains the method, including the part that keeps the ladder from breaking your budget.

savingsalgorithm.com · the guide is free

WHAT HAPPENS NEXT

The other fifty-one weeks

The standard challenge puts away 1, 2, 3 ... 52 dollars. The total is \$1,378 and you know it on day one. This site's version stacks five notes a week instead, so the week-to-week jump is smaller and the amount stays the same all year.

Weeks	Standard ladder	This site's stack
1 – 12	\$1 → \$12	\$50 a week
13 – 26	\$13 → \$26	\$50 a week
27 – 39	\$27 → \$39	\$50 a week
40 – 52	\$40 → \$52	\$50 a week

Stack five notes a week for 52 weeks

My weekly amount: \$

52 weeks at that: \$

Finish date

Three milestones that make a year visible

- Week 12** \$600 in one envelope. This is the week people usually quit — decide now that you will not.
- Week 26** Halfway. \$1,300 if the streak held.
- Week 52** \$2,600, and a system you already know how to run.

If a week gets missed, do not restart — write the missed amount on the envelope and carry on. A flat weekly amount survives a bad month; a rising ladder does not.