



Three Thrifty Guys

2012 Personal Finance Challenge

A YEAR FROM NOW YOU MAY WISH YOU HAD STARTED TODAY.

Karen Lamb

Join **Three Thrifty Guys** in their year-long Personal Finance Challenge. Aim to check-off the tasks on the list below by December 31, 2012 - send in your completed task list and be entered in a drawing to win **\$100!** All you need to do is pre-register on the 2012 Personal Finance Challenge page, print out this sheet

and then hang it up somewhere to remind yourself of the tasks you need to complete before years-end. On January 1, 2013, send in your completed form to us. Those who have checked off all of the tasks, will be eligible to win the \$100 grand prize! Don't fret, we'll remind you about all this in December.

THE CHALLENGES

\$1,000 Emergency Fund

Term Life Insurance Policy¹

Cut Wasteful Spending

Read a Book on Finance

Cut Your Debt by 5% or More

Tithe 5% or More of Income

Start a Side Gig²

Start a File for 2012 Taxes

Sell Your Crap³

Complete a DIY Project

¹We recommend a 30 year term life policy. More information

²Side gigs could be anything that requires 20 hours/week or less of your time.

³We all have crap. Get rid of it! Here's a helpful resource from Man vs. Debt.

Check back at threethriftyguys.com for Challenge updates and other information. We hope that 2012 is your best personal finance year to date!

www.threethriftyguys.com