



## Quick View Challenge Guide

Your Charipillar Journey Begins Here

## Quick-View Challenge Explanations

Click a wellness category below to navigate to that pillar and explore its full list of 20 challenges.

[Physical Wellness](#)

[Nutritional Wellness](#)

[Emotional Wellness](#)

[Social Wellness](#)

[Spiritual Wellness](#)

[Intellectual Wellness](#)

[Financial Wellness](#)

[Environmental Wellness](#)



### Physical Wellness

These challenges are designed to strengthen your body, improve endurance, and promote long-term health and vitality.

#### Get Your Heart Pumping Challenges

- Daily Step Challenge: Walk 7,500 steps every day for 1 week. Use a step-tracking device to confirm completion each day.
- Fitness Variety Week: Perform a different type of exercise each day for 2 weeks, such as yoga, swimming, running, or weightlifting. Keep a log of your activities to verify completion.
- 30-Minute Movement Challenge: Engage in any physical activity for at least 30 minutes daily for 1 month. Document your activity and duration each day.
- Cardio Burst Challenge: Perform a 5–10-minute cardio burst (e.g., jumping jacks, skipping rope, or high knees) daily for 1 week. Log the activity and duration each day to verify completion.
- Run a Mile Challenge: Run or walk a full mile every day for 1 week. Record your time and distance each day to track progress.

#### Strength and Flexibility Challenges

- Bodyweight Workout Challenge: Perform a set of bodyweight exercises every other day for 2 weeks, spending at least 15 minutes per session. Include exercises like squats, push-ups, and lunges, or choose others that match your fitness level and goals. Record your progress each day to track completion.
- Core Strength Challenge: Complete 15 minutes of core exercises every other day, including planks, crunches, and leg raises, for 2 weeks. Track your duration and exercises each day.
- Flexibility Stretch Challenge: Dedicate 10 minutes daily to stretching major muscle groups (e.g., hamstrings, quads, back) for 1 week. Log the stretches you perform.
- Full-Body Strength Challenge: Complete three strength-training exercises targeting a different muscle group (e.g., arms, legs, back) every day for 2 weeks, taking one rest day per week. Record the exercise performed each day for verification.
- Yoga Flow Challenge: Practice a guided yoga routine for at least 20 minutes daily for 1 week. Document your routine or video used for accountability.

#### Rest and Recovery Challenges

- Sleep Improvement Challenge: Focus on sleep hygiene by getting at least 8 hours of sleep every night for 7 consecutive nights. Track your progress each day.
- Rest Day Challenge: Schedule a dedicated rest day once 1 week for 4 consecutive weeks to allow your body to recover from physical activity. Focus on gentle activities like walking or stretching.
- Massage or Foam Rolling Challenge: Use a foam roller or perform self-massage for at least 10 minutes daily for 1 week. Record the areas targeted and duration each day.

- Deep Breathing Challenge: Practice deep breathing exercises for exactly 5 minutes daily using a specific breathing technique (e.g., 4-7-8 or diaphragmatic breathing) for 1 week. Note the technique and time completed each day.
- Mindful Movement Challenge: Engage in 15 minutes of mindful movement, such as tai chi or yoga, every day for 1 week. Log the type of movement and duration daily.

### Posture and Balance Challenges

- Posture Improvement Challenge: Perform three posture-correcting exercises daily, such as wall angels or chin tucks, for 2 weeks. Record the exercises and your duration each day.
- Balance Exercise Challenge: Incorporate balance exercises into your daily routine, such as standing on one leg or using a balance board, for 10 minutes daily over 1 week. Log your activities to track progress.
- Stretch and Align Challenge: Perform at least 10 minutes of stretches focusing on alignment and flexibility daily for 2 weeks. Track the stretches completed each day.
- Standing Desk Challenge: Use a standing desk for at least 2 hours per workday for 2 weeks. Log the start and end times for your standing sessions daily.
- Foot Health Challenge: Spend at least 10 minutes each day for 1 week doing exercises to improve foot strength and flexibility, such as toe curls and calf raises. Track your activities daily to monitor progress.

These challenges are adaptable to different fitness levels and can make physical wellness fun and engaging for participants!



### Nutritional Wellness

These challenges are designed to help you build healthier eating habits, strengthen your relationship with food, and discover balance in how you nourish your body and mind. They focus on awareness, consistency, and small steps that lead to lasting change.

### Healthy Eating Habits Challenges

- Healthy Breakfast Challenge: Eat a nutritious breakfast that includes whole grains, protein, and fruit or vegetables every day for 1 week. Share your favorite recipes to inspire others.
- Eat More Greens Challenge: Incorporate leafy greens like spinach, kale, or arugula into at least two meals per day for 1 week. Explore creative ways to add them to smoothies, salads, or stir-fries.
- Meatless Monday Challenge: Go vegetarian or vegan for one day each week for 4 consecutive weeks. Create meals that focus on plant-based proteins like beans, lentils, tofu, or quinoa.
- Eat the Rainbow Challenge: Consume at least five different colors of fruits and vegetables daily for 2 weeks. Track your meals and colors consumed to ensure variety.
- Whole Foods Challenge: Consume only unprocessed, whole foods for 1 month. Avoid packaged or processed items entirely and log your meals each day.

### Mindful and Balanced Eating Challenges

- Portion Control Challenge: Practice mindful eating by focusing on proper portion sizes for each meal. Use smaller plates, measure out portions, and avoid going back for seconds every day for 1 week. Document your meals and portion sizes daily.
- Mindful Eating Challenge: Practice eating without distractions and focus on the taste and texture of your food for one meal daily for 1 week. Document the meal and your experience each day.
- No Added Sugar Challenge: Completely eliminate added sugars from your diet for 1 week, including sugary snacks, sodas, and desserts. Track your meals to ensure compliance.
- Reduce Salt Intake Challenge: Reduce your sodium intake by preparing all meals with low-sodium ingredients for 2 weeks. Log the meals prepared and note the sodium adjustments made each day.
- Cut the Caffeine Challenge: Reduce or eliminate caffeine consumption for 1 week, replacing coffee or energy drinks with herbal teas, water, or decaf options.

## Nutrient-Boosting Challenges

- Superfood Challenge: Incorporate one superfood (e.g., chia seeds, quinoa, blueberries) into your meal every day for 1 week. Record the superfood and meal used daily.
- Fiber Boost Challenge: Increase your daily fiber intake by adding more whole grains, fruits, vegetables, and legumes to your meals for 1 week. Track how you feel as you fuel your digestive system.
- Fermented Foods Challenge: Incorporate fermented foods like yogurt, kimchi, sauerkraut, or kefir into your diet every day for 1 week to promote gut health. Log the fermented food you consume each day.
- Smoothie-a-Day Challenge: Prepare and consume one nutritious smoothie every day for 2 weeks. Include a mix of fruits, vegetables, and protein sources, and document your recipes.
- Water Intake Challenge: Drink at least 8 glasses of water daily for 2 weeks. Use a water-tracking app or journal to log your intake each day.

## Planning and Tracking Challenges

- Meal Prep Challenge: Plan and prepare healthy meals for the entire week on one designated day. Take photos of your meals and submit 1 weekly meal plan for completion.
- Grocery Shopping Challenge: Commit to shopping only from the perimeter of the grocery store for 1 week, where fresh fruits, vegetables, meats, and dairy are located, avoiding the processed foods in the middle aisles.
- Cooking from Scratch Challenge: Prepare all of your meals at home from scratch for 1 week. This helps control what goes into your food and reduces reliance on processed or takeout meals.
- Healthy Snacking Challenge: Replace one processed snack with a healthy alternative (e.g., nuts, fruits, yogurt) daily for 1 week. Log the healthy snack choice each day.
- Track Your Nutrition Challenge: Use a food diary or an app to track everything you eat for 1 month. Review your food choices at the end and set goals for more balanced, nutrient-rich meals.

These challenges can help participants make mindful, healthy changes to their eating habits in fun, approachable ways!



## **Emotional Wellness**

These challenges are designed to help you strengthen resilience, self-awareness, and emotional balance. They encourage mindfulness, healthy expression, and gratitude so you can experience peace even in difficult seasons of life.

## Self-Awareness and Reflection Challenges

- Daily Gratitude Challenge: Write down three unique things you are grateful for daily for 1 week. No repetitions allowed; each entry must be unique.
- Journaling Challenge: Spend 15 minutes journaling daily for 1 week, reflecting on your thoughts, emotions, and experiences to promote self-awareness.
- Emotional Check-In Challenge: Pause three times a day to check in with your emotions for 1 week. Acknowledge how you are feeling without judgment, and record a brief note about any patterns or insights after each check-in.
- Letting Go of Negativity Challenge: Identify a negative thought pattern or limiting belief that affects your emotional well-being. For one week, challenge yourself to reframe that thought in a positive or neutral way.
- Compliment Yourself Challenge: Give yourself a meaningful compliment in the mirror or write one down daily for 1 week. Record the compliment and how it made you feel.

## Stress Reduction and Relaxation Challenges

- Mindfulness Meditation Challenge: Meditate for at least 10 minutes daily using guided or unguided meditation practices for 2 weeks. Record your experience or insights after each session.
- Breathing Exercise Challenge: Practice deep breathing exercises daily for 1 week. Use the 4-7-8 technique or similar for exactly 5 minutes each session.
- Unplugged Evening Challenge: Turn off all electronic devices (e.g., phones, computers, TVs) a minimum of one hour before bed every night for 7 consecutive nights. Document your start and end times.

- Self-Care Challenge: Dedicate at least 30 minutes daily to any self-care activity of your choice for 1 month, such as a hobby, relaxation, or physical care. Keep a log of your activities.
- Unwind with Nature Challenge: Spend 15-30 minutes in nature daily for 1 week. Reflect on how this time impacts your mood and stress levels.

### Positive Mindset and Empowerment Challenges

- Affirmation Challenge: Write or say three positive affirmations daily for 2 weeks. Record the affirmations and note any changes in your mindset.
- Positive Visualization Challenge: Spend 5-10 minutes each morning visualizing a specific goal or ideal outcome for 2 weeks. Write a short reflection on your visualization each day.
- Forgiveness Challenge: Write a letter of forgiveness to yourself or someone else daily for 1 week. Focus on a specific past hurt in each letter. Record the subject and your feelings afterward.
- Boundary-Setting Challenge: Set one specific boundary daily for 2 weeks. Examples include saying 'no' to a commitment or carving out personal time. Record the boundary set and its impact each day.
- Music Therapy Challenge: Listen to calming, uplifting, or energizing music for at least 20 minutes daily for 1 week. Record the type of music and how it influenced your mood each day.

### Connection and Expression Challenges

- Acts of Kindness Challenge: Perform one meaningful act of kindness, such as donating to charity or helping a neighbor, every day for 2 weeks. Document the act and its impact daily.
- Daily Laugh Challenge: Engage in an activity that makes you laugh for at least 10 minutes daily for 1 week. Examples include watching a funny video or spending time with friends. Document the activity and how it affected your mood.
- Release Stress with Art Challenge: Dedicate at least 20 minutes daily to a creative outlet (e.g., drawing, painting, or coloring) for 1 week. Log your activity and how it made you feel each day.
- Digital Detox Challenge: Avoid all non-essential digital activity for at least 2 hours daily during a designated time window for 1 week. Record your detox period and any observations or insights daily.
- Emotional Decluttering Challenge: Identify and release one emotional burden or toxic relationship daily for 1 week. Document each burden or relationship you address and describe the steps you took to move on.

These challenges are designed to promote self-awareness, reduce stress, and help participants foster emotional resilience and positivity.



### **Social Wellness**

These challenges are designed to help you strengthen your sense of connection, belonging, and community. They focus on nurturing relationships, improving communication, and contributing positively to the lives of others.

### Reconnect and Strengthen Relationships Challenges

- Reach Out Challenge: Each day for 1 week, reach out to someone you haven't spoken to in a while, whether it is an old friend, a family member, or a former colleague. Reconnect and nurture your relationships.
- Reconnect with an Old Friend Challenge: Every day for 1 week, endeavor to reconnect with one old friend or acquaintance by sending a message or scheduling a call.
- Family Dinner Challenge: Plan to have dinner with family or loved ones at least three times 1 week for 4 consecutive weeks. Use this time to engage in meaningful conversations without distractions like phones or TV.
- Reconnect Challenge: Reach out to a friend or family member who you've lost touch with. Commit to having a deeper conversation and rekindle that connection.
- Send a Handwritten Letter Challenge: Write and send a handwritten letter to three friends or loved ones over the course of one week. Send a minimum of one letter every two to three days to complete the challenge within the timeframe. Document the recipients and your reflections after each letter.



### Expand Your Social Circles Challenges

- **Join a Group or Club Challenge:** Sign up for a new hobby group, book club, or fitness class—whether in-person or online—and attend a minimum of one meeting or session per week for 4 consecutive weeks. This helps expand your social circle and connect with like-minded individuals.
- **Introduce Yourself to Someone New Challenge:** Introduce yourself to someone new at least once 1 week for 4 consecutive weeks. This can be in a work setting, at a community event, or in your neighborhood.
- **Plan a Social Activity Challenge:** Organize a small gathering or activity with friends or coworkers, like a group walk, picnic, or board game night.
- **Say "Yes" Challenge:** For one week, say "yes" to a minimum of one social invitation or opportunity that you might normally decline. This helps push you toward new experiences and social engagement.
- **Host a Virtual Hangout Challenge:** Organize a virtual gathering with friends or family. It could be a video call, game night, or even a shared online activity to maintain social connections despite distance.

### Acts of Kindness and Positivity Challenges

- **Compliment Someone Challenge:** Give a meaningful compliment to a different person daily for 1 week. Note the person and compliment given each day for verification.
- **Pay It Forward Challenge:** Perform one random act of kindness for a stranger daily for 1 week. Examples include buying coffee for the person behind you or helping someone with their groceries. Log each act and its recipient.
- **Compliment a Stranger Challenge:** Give a meaningful compliment to a different stranger daily for 1 week. Record the compliment and the stranger's reaction each day.
- **Support Someone Challenge:** Find one small way to support someone daily for 1 week. Examples include offering a helping hand, giving advice, or actively listening. Log the type of support you provided and its outcome daily.
- **Practice Active Gratitude Challenge:** Express gratitude to someone in your life daily for 1 week through a thank-you note, text message, or phone call. Record the recipient and your method of expressing gratitude.

### Deepen Connections and Mindful Interactions Challenges

- **Be a Good Listener Challenge:** For one week, focus on improving your listening skills. In every conversation, practice being fully present and showing empathy.
- **Be Present in Conversations Challenge:** Engage fully in a minimum of one conversation daily for 1 week by avoiding distractions and practicing active listening. Reflect on the impact of each conversation in a log.
- **Ask Someone How They're Really Doing Challenge:** Each day for 1 week, go beyond small talk and ask someone how they're truly feeling. Create space for deeper, more meaningful conversations.
- **Volunteer Challenge:** Dedicate 1 hour per week to volunteering for 4 consecutive weeks. Log the organization, activity, and time spent weekly.
- **Social Media Detox Challenge:** Refrain from using social media for at least 2 hours daily during a set time window for 1 week. Track your detox period and any insights daily.

These challenges encourage participants to deepen their social connections, practice kindness, and engage in meaningful interactions with others, promoting stronger and healthier relationships.



### **Spiritual Wellness**

These challenges are designed to deepen your sense of meaning, purpose, and connection, to yourself, to others, and to something greater than you. They help cultivate peace, gratitude, and perspective in daily life.

### Mindfulness and Meditation Challenges

- **Daily Meditation Challenge:** Commit to 10-15 minutes of meditation each day for 2 weeks. Focus on calming the mind and connecting with your inner self through breathing exercises or guided meditation.

- Mindful Breathing Challenge: Practice mindful breathing exercises for exactly 5 minutes daily for 1 week using a specific technique (e.g., 4-7-8 breathing). Note the technique used and your experience each day.
- Mindful Walking Challenge: Practice a walking meditation for at least 10 minutes daily for 1 week. Focus on each step, your breathing, and your connection to the ground beneath you.
- Mindfulness in Daily Activities Challenge: Choose one daily activity (e.g., showering, eating, cleaning) and do it mindfully every day for 1 week. Focus completely on the task at hand as a form of meditation.
- Silence Challenge: Dedicate 10-30 minutes to complete silence daily for 1 week. Use this time to reflect, meditate, or simply be present without distractions.

### Gratitude and Reflection Challenges

- Gratitude Practice Challenge: At the start or end of daily for 1 week, write down three unique things you're grateful for. This fosters a sense of appreciation for life's blessings.
- Journaling Challenge: Spend 15 minutes journaling daily for 1 week, reflecting on your thoughts, emotions, and experiences to promote self-awareness.
- Affirmations Challenge: Each morning for 1 week, recite three positive affirmations or spiritual mantras that resonate with your personal beliefs or values. Use them to set the tone for your day.
- Intention Setting Challenge: At the start of daily for 1 week, set an intention related to your spiritual growth or well-being. Reflect on it at the end of the day to see how it guided your actions and thoughts.
- Visualize Your Purpose Challenge: Spend 5-10 minutes daily for 1 week visualizing your life's purpose or a deeper meaning you want to achieve. Reflect on how you can align your actions with this purpose.

### Connection and Service Challenges

- Acts of Kindness Challenge: Perform one meaningful act of kindness, such as donating to charity or helping a neighbor, every day for 2 weeks. Document the act and its impact daily.
- Service to Others Challenge: Volunteer or perform a small act of service for others daily for 1 week. Acts of service can create a deep sense of fulfillment and spiritual connection.
- Forgiveness Challenge: Write a letter of forgiveness to yourself or someone else daily for 1 week. Focus on a specific past hurt in each letter. Record the subject and your feelings afterward.
- Connect with a Spiritual Community Challenge: Attend a gathering, service, or spiritual group meeting (in person or virtually) once 1 week for 4 consecutive weeks. This could be a church service, meditation group, or any spiritual community that aligns with your values.
- Pray or Reflect Daily Challenge: Dedicate 10 minutes daily for 1 week to prayer, reflection, or quiet contemplation. Use this time to connect with your higher power or simply reflect on your day and your personal growth.

### Learning and Growth Challenges

- Read Spiritual Texts Challenge: Choose a spiritual book, text, or resource that resonates with you and commit to reading a passage or chapter daily for 1 week. Reflect on its meaning and how it applies to your life.
- Create a Sacred Space Challenge: Set up a small space in your home where you can meditate, reflect, or pray. Spend at least 5 minutes in this space daily for 1 week to ground yourself and cultivate peace.
- Inspirational Quotes Challenge: Find an inspirational or spiritual quote daily for 1 week that resonates with you. Reflect on its meaning and how it applies to your life.
- Nature Connection Challenge: Spend 20-30 minutes outdoors in nature daily for 1 week. Record the activity (e.g., walk, sit in a park) and how it impacted your mood or stress levels.
- Mindful Eating Challenge: Practice eating without distractions and focus on the taste and texture of your food for one meal daily for 1 week. Document the meal and your experience each day.

These challenges are designed to encourage inner reflection, mindfulness, and a deeper sense of purpose, helping participants nurture their spiritual well-being.



## Intellectual Wellness

These challenges are designed to expand your curiosity, strengthen your mind, and keep learning an active part of your life. They focus on creativity, problem-solving, focus, and lifelong growth.

### Expand Your Knowledge Challenges

- Read a Book Challenge: Commit to reading for 20-30 minutes each day for 2 weeks. Aim to finish one book by the end of the challenge.
- Listen to an Educational Podcast Challenge: Listen to one educational or informative podcast episode daily for 1 week. Topics could include science, history, philosophy, or current events.
- Watch a Documentary Challenge: Watch one documentary every week for 4 consecutive weeks on a subject you are unfamiliar with. This can help broaden your knowledge in areas like history, science, or culture.
- TED Talk Challenge: Watch one TED Talk one day for 4 consecutive weeks on a topic you find interesting or inspiring. Reflect on the ideas presented and how they relate to your life or world issues.
- 30-Day Knowledge Challenge: Pick a topic you want to learn more about and dedicate 10-15 minutes each day to researching it for 30 consecutive days. By the end of the month, you'll have built a solid foundation in that subject.

### Sharpen Your Mind Challenges

- Daily Brain Teaser Challenge: Solve a brain teaser, crossword puzzle, Sudoku, or logic puzzle daily for 1 week to keep your mind sharp and engaged.
- Memory Challenge: Memorize something new daily for 1 week, such as a poem, a list of capitals, or facts about a historical event. Track your progress daily.
- Memory Games Challenge: Play memory games, such as matching pairs or recall challenges, for 15 minutes a day for 1 week to enhance your cognitive function.
- Learn a New Word Challenge: Each day for 1 week, learn and use an unfamiliar word. Incorporate it into your conversations or writing to improve your vocabulary.
- Speed Reading Challenge: Practice speed reading for 15 minutes a day for 1 week to improve both your reading speed and comprehension. Track your progress daily.

### Creative Thinking and Writing Challenges

- Writing Challenge: Spend 15 minutes daily for 1 week writing creatively or journaling your thoughts. This can be poetry, short stories, or reflections on intellectual topics that interest you.
- Creative Writing Prompt Challenge: Use a daily creative writing prompt for 1 week to spark your imagination. Draft a short story, poem, or journal entry based on the prompt.
- Mind Mapping Challenge: Create a mind map for a new idea or concept you are learning. It could be related to work, personal interests, or a new project. Mind mapping helps improve problem-solving and creativity.
- Creative Problem-Solving Challenge: Choose a daily problem to solve creatively for 1 week. Examples include finding a more efficient way to organize your space or developing an innovative approach to a project at work.
- Document Your Learning Challenge: Keep a learning journal where you document one new thing you learned daily for 1 week. Reflect on how it is expanding your knowledge.

### Skill Development and Teaching Challenges

- Learn a New Skill Challenge: Spend 15-30 minutes each day for 2 weeks learning a new skill, such as cooking, photography, or coding.
- Language Learning Challenge: Practice learning a new language for 15-20 minutes each day for 2 weeks. Use apps like Duolingo or practice with language partners.
- Teach Someone Something Challenge: Teach a new skill or concept to someone else daily for 1 week. Teaching helps reinforce what you've learned and improves your ability to communicate complex ideas.



- Debate Challenge: Find a topic you are enthusiastic about and research both sides of the argument. Practice formulating reasoned, evidence-based opinions and have thoughtful discussions with others.
- Current Events Challenge: Spend 15-20 minutes each day catching up on current events from reliable sources for 1 week. Read news from different perspectives to broaden your understanding of global issues.

These challenges encourage intellectual growth by promoting curiosity, creativity, critical thinking, and lifelong learning.



### Financial Wellness

These challenges are designed to help you build awareness, control, and confidence in your financial life. They encourage practical action, gratitude, and stewardship so that money becomes a tool that supports your goals and values rather than a source of stress.

#### Budgeting and Expense Tracking Challenges

- Daily Expense Tracking Challenge: Record every single purchase for 1 week, including date, amount, and category. Review your spending habits at the end of the challenge.
- Create a Budget Challenge: Create a detailed budget for the month and stick to it. Review it weekly to adjust if needed.
- Subscription Audit Challenge: Review all your subscriptions (e.g., streaming services, magazines, apps) and cancel any that you don't use regularly. This can help cut down on recurring expenses.
- Track Your Net Worth Challenge: Calculate your net worth (assets minus liabilities) at the beginning of the challenge and monitor it weekly for 4 consecutive weeks to see how your financial decisions impact it.
- Cash Envelope System Challenge: Try the cash envelope system for 1 month. Divide your cash into envelopes for specific spending categories (groceries, entertainment, transportation) and only spend what's in each envelope.

#### Savings and Debt Reduction Challenges

- Savings Challenge: Incrementally save money daily, starting with \$1 on Day 1 and increasing by \$1 each day for 1 month. Ensure the total saved is \$406 by the end.
- Emergency Fund Challenge: Contribute a set amount to your emergency fund each week for 4 consecutive weeks. Aim to build up at least three to six months of living expenses.
- Debt Payoff Challenge: Make an extra payment toward a selected debt each week for 4 consecutive weeks. Log the amounts paid and progress made.
- Sell Unused Items Challenge: Spend 1 weekend decluttering your home and selling unused or unwanted items online or through a yard sale. Use the money earned to contribute to savings or pay off debt.
- Savings Goal Jar Challenge: Set up a physical or digital "savings jar" for a specific goal (e.g., a vacation or a new gadget). Add a set amount daily or weekly until you reach your goal.

#### Spending and Financial Discipline Challenges

- No-Spend Challenge: Refrain from all non-essential spending for 1 week. Log essential expenses to ensure adherence.
- Meal Planning Challenge: Plan your meals for 1 week and stick to your grocery list. This prevents impulse buying and helps you save money on dining out or wasting food.
- Coupon/Discount Challenge: For 1 week or month, make a conscious effort to use coupons, discounts, or promotional codes when shopping.
- Cash-Only Challenge: For 1 month, use cash only for all your purchases. This helps build discipline in spending and gives a clearer view of how much you are actually spending versus using credit or debit cards.
- Automate Your Savings Challenge: Set up automatic transfers to your savings account each week or payday. Automating your savings makes it easier to build a consistent savings habit.

## Financial Education and Investment Challenges

- Financial Education Challenge: Dedicate 10-15 minutes each day for 1 month to reading articles, books, or listening to podcasts about personal finance topics like budgeting or investing.
- Investment Challenge: Spend time daily for 1 week learning about investing basics, such as stocks and bonds. By the end, try making a small investment in a low-risk option.
- Financial Goal Setting Challenge: Set specific short-term and long-term financial goals and spend time daily for 1 week reviewing or adjusting your plan to meet those goals.
- 401(k)/Retirement Review Challenge: Dedicate time each week for 4 consecutive weeks to review your retirement account options and contributions. If possible, increase your contributions or adjust your investment strategy to align with your long-term goals.
- Create a Side Income Challenge: Research and start a side hustle or freelance gig that generates extra income. Dedicate time each week for 4 consecutive weeks to working on it.

These financial wellness challenges encourage participants to develop smart money habits, focus on budgeting and saving, and work toward achieving financial stability.



## Environmental Wellness

These challenges are designed to help you create and care for environments that promote peace, health, and sustainability. They focus on the spaces you live in, the world you share, and the small steps that protect both.

## Waste Reduction and Sustainable Living Challenges

- Zero-Waste Challenge: Aim to produce as little waste as possible for one week by reducing, reusing, and recycling. Bring your own reusable bags, containers, and cutlery wherever you go.
- Plastic-Free Day Challenge: For one week, avoid using any single-use plastics such as plastic bags, straws, and water bottles. Choose reusable alternatives instead.
- Go Paperless Challenge: Eliminate paper waste by going paperless for one week. Opt for digital receipts, switch to online billing, and reduce your reliance on printed materials.
- Sustainable Fashion Challenge: For one month, avoid purchasing any new clothes. Instead, explore second-hand stores, swap clothes with friends, or upcycle items from your current wardrobe.
- Eco-Friendly Products Challenge: Swap out household products (cleaners, toiletries, etc.) for eco-friendly or biodegradable alternatives. Commit to using them exclusively for one month.

## Energy and Resource Conservation Challenges

- Energy Conservation Challenge: Make a conscious effort to reduce energy usage for one week by turning off lights when not in use, unplugging appliances, and setting your thermostat to be more energy efficient.
- Home Energy Audit Challenge: Conduct an energy audit of your home to identify areas where you can save energy. Implement changes like adding insulation, using energy-efficient appliances, or sealing windows and doors.
- Reduce Water Usage Challenge: Take shorter showers, fix any leaks, and turn off the tap while brushing your teeth. Try to reduce your water consumption for one week and track how much you save.
- Turn Off and Unplug Challenge: Reduce energy consumption by turning off and unplugging devices when not in use for one week. Log your efforts daily.
- Composting Challenge: Start composting your food scraps and yard waste for one month. Composting reduces landfill waste and creates nutrient-rich soil for gardening.

## Eco-Friendly and Sustainable Actions Challenges

- Recycling Challenge: Carefully sort all recyclables and commit to recycling everything that can be for one week. Research your local recycling guidelines to ensure you are doing it properly.

- Sustainable Shopping Challenge: Focus on purchasing items with minimal or sustainable packaging each time you shop for one week. Use reusable bags and avoid excessive plastic.
- Buy Local Challenge: Support local farmers and reduce your food miles by purchasing locally sourced produce from farmers' markets or local grocery stores for one week.
- Reduce Food Waste Challenge: Track all food waste daily and creatively repurpose leftovers to eliminate waste for one week. Provide a before-and-after summary of food used.
- Nature Cleanup Challenge: Organize or participate in a local park, beach, or nature trail cleanup. Spend time outdoors while removing litter from your community to assist in keeping it clean.

#### Environmental Awareness and Community Engagement Challenges

- Educate Yourself Challenge: Spend 15 minutes daily for one week learning about environmental conservation, waste reduction, or resource management. Share what you learn with friends or on social media to spread awareness.
- Tree Planting Challenge: Plant a tree or contribute to a tree-planting organization. Trees provide shade, improve air quality, and support local wildlife.
- Eco-Friendly Gardening Challenge: Spend 15 minutes a day for one week creating a small garden or tending to indoor plants using sustainable practices.
- Eco-Friendly Transportation Challenge: Use an eco-friendly mode of transportation (e.g., walking, biking, carpooling) at least three times per week for four weeks. Log your trips and distances.
- Community Engagement Challenge: Participate in a local sustainability event, workshop, or discussion group focused on environmental awareness. Engage with others to share ideas and inspire action.



## Closing Message

Your decision to participate in Charipillar already makes you part of something extraordinary. You are helping build a community that believes in becoming better and doing better, one challenge and one act of generosity at a time.

Sophie and I thank you for being part of this vision. Your energy, compassion, and effort move us closer to a shared goal: raising one billion dollars for an ever-growing community of remarkable charities, and creating a stronger, healthier, and more connected world for everyone.

Ian & Sophie Tonks  
Co-Chairs, Charipillar