No spend challenge

Write your rules first. Color the day if you only spent on things you allowed.

Month _____ My reason _____

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
		29	30	31		

Still allowed

On pause

Planned exceptions

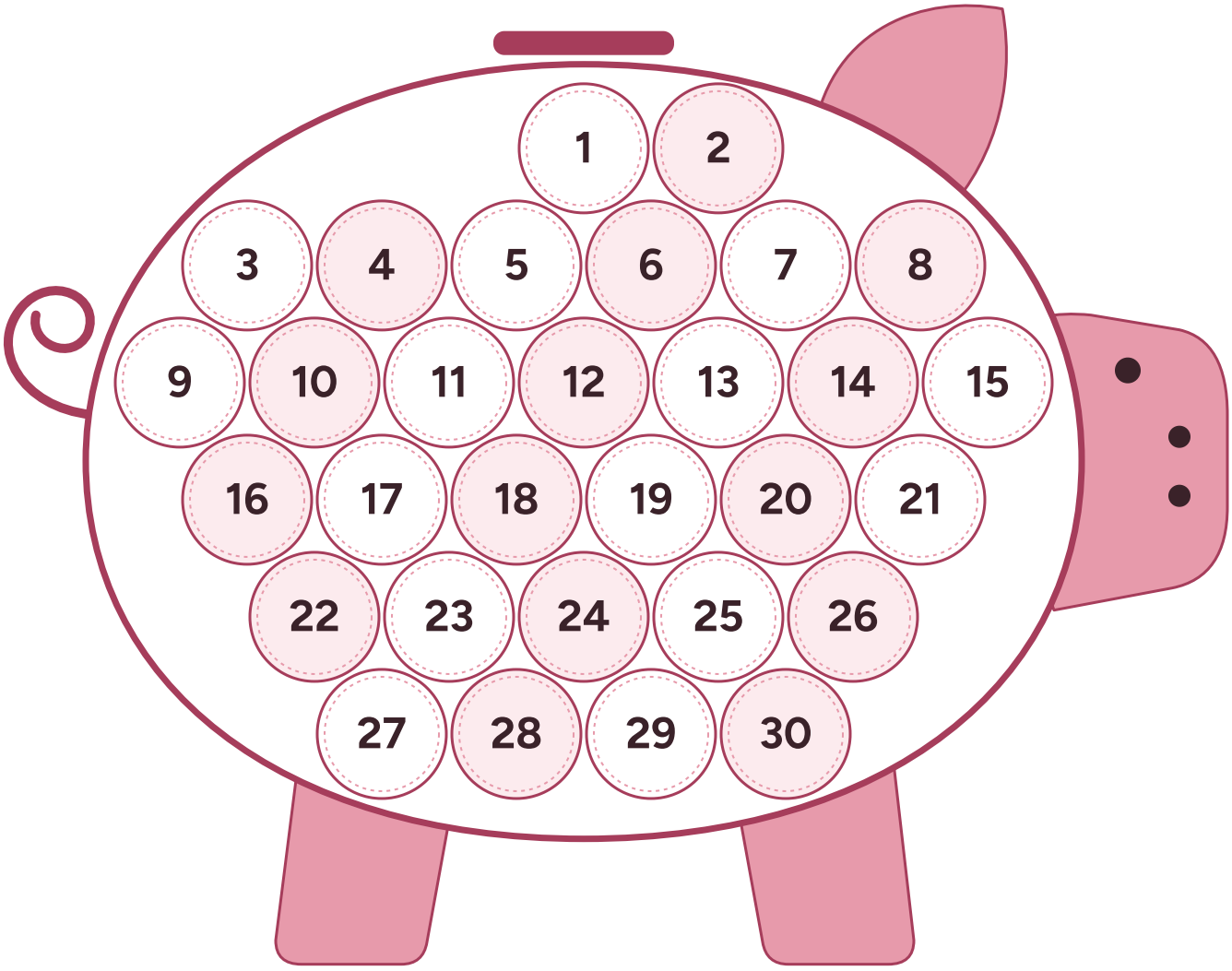
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No spend 30 days

Any 30 days. Color a coin for every day you did not spend on extras.

30
no-spend days

Saving for _____ Start date _____ Finish date _____



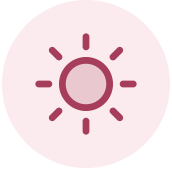
Money I did not spend

Where I moved it

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No spend weekends

A lighter version. Pick eight weekends and plan something free for each.



Weekend 1

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 2

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 3

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 4

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 5

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 6

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 7

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

Weekend 8

Dates _____

Free plan _____

Food at home _____

Saved $ _____

☐ Saturday ☐ Sunday

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No spend log

Write down what you skipped and what it would have cost. Move that amount to savings if you can.

Saving for _____ Start date _____ Finish date _____

Date	What I skipped	Would have cost	Moved to savings	Total
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

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