31-DAY TRACKER

No Spend Challenge

Color in a box for every day you spend nothing outside your essentials.

Month _____ **Save goal $** _____ **My why** _____

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 ○				

How to use it

Color the box: a no spend day.
Dot the circle: you spent on an essential.
Slipped? Write it down and keep going.

I can still spend on

- ☐ Rent or mortgage
- ☐ Bills and utilities
- ☐ Groceries from my list
- ☐ Gas and getting to work
- ☐ Medicine and health
- ☐ Gifts I already planned
- ☐ _____
- ☐ _____

I won't spend on

- ☐ Takeout and delivery
- ☐ Coffee runs
- ☐ Online shopping
- ☐ Clothes and shoes
- ☐ Beauty extras
- ☐ Home decor and 'just because' buys
- ☐ _____
- ☐ _____

Days done: / 31 **Money not spent: $** **Moved to savings: $**

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NO SPEND CHALLENGE

Urges, swaps and wins

Writing down what you wanted to buy is the part that changes your habits.

Date	What I wanted	Cost	What I did instead

Free things we did

What I learned

Where the money I saved is going

- ☐ Emergency fund
- ☐ Paying off debt
- ☐ A savings goal
- ☐ Investing