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: $**

Free printable from theworldisyours.blog | For personal use

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 |
|---|---|---|---|
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## Free things we did

## What I learned

## Where the money I saved is going

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