

No-Spend Challenge

Mark every day you spend nothing at all. Bills paid by standing order do not break the day.

Month: _____

No-spend days I am going for: _____

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 ☐	Days with no spending Total: _____			

Still allowed this month
Rent, mortgage and bills
Loan and card minimums
Groceries from a written list
Fuel, fares and parking
Medicine and care

Not allowed this month
Eating out, coffee and takeaway
Clothes, shoes and accessories
Online shopping and delivery
Books, games and gadgets
Drinks out and nights out

At the end of the month
What did I not miss at all?
What did I spend on anyway, and why?
Roughly how much lighter is the month than a normal one?
One rule worth keeping next month: