

No-Spend Month Challenge

30 days. Every dollar accounted for. Zero impulse buys.

MONTH

SAVINGS GOAL

Color one circle each day — fill it in for every no-spend win.

30-DAY TRACKER

No-Spend Calendar

SUN	MON	TUE	WED	THU	FRI	SAT
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 				

 Fill GREEN = No-Spend Day

 Fill AMBER = Necessaries Only

 Leave BLANK = Spent Day

✓ Allowed Expenses

- | | |
|-------------------------|-----------------------|
| ✓ Rent / Mortgage | ✓ Groceries (planned) |
| ✓ Utilities | ✓ Gas / Transport |
| ✓ Insurance | ✓ Medical |
| ✓ Minimum Debt Payments | ✓ Pre-Planned Events |

Everything else is OFF. No impulse buys, takeout, Amazon, or new subscriptions.

NO-SPEND DAYS

___ / 30

MONEY SAVED

\$

GOAL MET?

Yes / No

DO IT AGAIN?

Yes / No