The No-Spend Calendar

ESSENTIALS ONLY

A challenge with unwritten rules ends at the first invitation. Fill this page in before day one and keep it where you will see it.

START DATE _____ **END DATE** _____

THE MONEY IS FOR _____

GOAL FIGURE $ _____ **LAST MONTH I SPENT ON EXTRAS $** _____

Always allowed

- ☐ Rent or mortgage
- ☐ Utilities and phone
- ☐ Groceries, capped at $
- ☐ Transport to work
- ☐ Insurance and medicine
- ☐ Minimum debt payments
- ☐
- ☐

Not this time

Be specific: coffee out, delivery, clothes, apps.

Exceptions I am naming now (three at most; anything else waits)

Want something? Put it on the wish list with the price. Decide on the last day.

Slipped? Write it on the calendar and carry on. The challenge only fails if you stop counting.

Skipped a purchase? Move that amount the same day. Unspent money that stays put gets spent.

DAY BY DAY

Month of _____

Tick the box for every day you bought essentials only. Write what you skipped and moved to savings that day. Cross out the days your month does not have.

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 ☐ $	TOTAL MOVED THIS MONTH $			

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5
$	$	$	$	$

The last day

NO-SPEND DAYS _____ **SLIPS** _____

I MOVED $ _____ **TO** _____

Then wire the same figure to future you, with the memo "no-spend". The total is what the month was worth.

WAIT 30

Wanted, not bought

Every time you want something, write it here with the price. On the last day, tick the ones you still want. The rest is money you kept.

DATE	WHAT I WANTED	PRICE	STILL WANT IT?	MOVED TO SAVINGS

TOTAL WANTED	BOUGHT AFTER ALL	KEPT
$	$	$