FREE PRINTABLE · ANY MONTH

My 30-Day No-Spend Challenge

Colour in each day you spend nothing beyond your essentials. Aim for streaks, not perfection.

Start date: _____ End date: _____

1 no spend? ✓	2 no spend? ✓	3 no spend? ✓	4 no spend? ✓	5 no spend? ✓	6 no spend? ✓
7 no spend? ✓	8 no spend? ✓	9 no spend? ✓	10 no spend? ✓	11 no spend? ✓	12 no spend? ✓
13 no spend? ✓	14 no spend? ✓	15 no spend? ✓	16 no spend? ✓	17 no spend? ✓	18 no spend? ✓
19 no spend? ✓	20 no spend? ✓	21 no spend? ✓	22 no spend? ✓	23 no spend? ✓	24 no spend? ✓
25 no spend? ✓	26 no spend? ✓	27 no spend? ✓	28 no spend? ✓	29 no spend? ✓	30 no spend? ✓

Week	No-spend days	Money I didn't spend £	Moved to savings? ✓
Week 1			
Week 2			
Week 3			
Week 4			
Days 29 to 30			
Total			

Full guide and 30 free things to do instead: moneysavvyuk.com/no-spend-challenge-uk/

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BEFORE YOU START

My no-spend rules

Decide your rules before day one, so you're not deciding in the moment.

Still allowed (essentials)

- [ ] Rent or mortgage, council tax, bills
- [ ] My planned food shop
- [ ] Fuel and travel to work or school
- [ ] Medicine and toiletries when I run out
- [ ] Children's health, safety and school
- [ ] Pet food and vet care
- [ ] Debt repayments and savings

Not this month

- [ ] Takeaways, coffees, eating out
- [ ] Clothes, shoes, accessories
- [ ] Online shopping treats
- [ ] Homeware and decorations
- [ ] Books, games, apps
- [ ] Snacks and drinks on the go
- [ ] Anything I "might need one day"

My grey areas (and what I've decided)

Why I'm doing this

My reward at the end (paid from the savings)

Things I wanted but waited for (the 48-hour rule)

Item	£	Still want it after 48 hours?

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