PREPARE FOR YOUR
NO-SPEND CHALLENGE

1. What's your motivation?
   Write down why you want to do the no spend challenge and what you hope to achieve.

2. How long will you do the challenge?
   It can be however long or short you want. One week? One month? One year?

3. Set your rules.
   Write down things you will still be allowed to buy during the challenge like groceries or gas.

4. Look through your calendar and note any upcoming expenses.
   Are there any special occasions or vacations coming up that you will break the challenge for?

5. Are there any potential spending triggers?
   Identify the types of products you typically impulse buy so any temptations won't be a surprise.
# NO-SPEND CHALLENGE

## WISHLIST

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30-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ☑️ for days without spending and a ✗ for days with spending.

START DATE: ______________________

END DATE: ______________________

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31-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ✅ for days without spending and a ❌ for days with spending.

START DATE: __________________
END DATE: __________________
7-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ✅ for days without spending and a ✗ for days with spending.
# NO-SPEND CHALLENGE
## WRAP UP AND REFLECTION

1. **How much did you save this month?**
   Add up all the purchases you were tempted to make to see how much you saved.

2. **What were you most tempted to buy?**
   Did you find yourself struggling to not spend in a certain area? How did you avoid it?

3. **Reflect on what you learned about yourself and your spending habits.**
   Did you find yourself tempted to spend while upset? While happy?

4. **Do you feel like you have a better understanding of wants versus needs?**
   Were there any things you realized you could live without or absolutely need?

5. **What would you do differently next time?**
   Identify the types of products you typically impulse buy so any temptations won't be a surprise.
1. What's your motivation?
   Write down why you want to do the no spend challenge and what you hope to achieve.

2. How long will you do the challenge?
   It can be however long or short you want. One week? One month? One year?

3. Set your rules.
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30-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ✔️ for days without spending and a ✗ for days with spending

START DATE: ____________________________

END DATE: ____________________________
31-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ✅ for days without spending and a ❌ for days with spending.

START DATE: __________
END DATE: __________

credit.com
7-DAY NO-SPEND CHALLENGE TRACKER

INSTRUCTIONS:
Place a ✅ for days without spending and a 🚫 for days with spending.

START DATE:
____________________

END DATE:
____________________

NOTES:
NO-SPEND CHALLENGE
WRAP UP AND REFLECTION

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