

# No-Spend Challenge Calendar

Thirty-one days. Mark every day you did not spend on anything optional.

MONTH

WHAT I AM SAVING FOR

## My rules — what still counts as allowed

- ☐ Groceries (list only)
- ☐ Fuel / transport to work
- ☐ Bills already due
- ☐ Medication
- ☐ Pre-booked commitments
- ☐ Nothing else

## The month

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NO-SPEND DAYS

SLIP-UPS

ESTIMATED SAVED