

NO SPEND Challenge

Pre-Challenge questions

1 WHY DO YOU NEED A NO SPEND CHALLENGE?

2 WHAT IS YOUR GOAL?

3 WHAT IS YOUR BIGGEST CHALLENGE TO OVERCOME?

4 WHAT IS YOUR PLAN FOR MONEY SAVED?

5 WHO WILL KEEP YOU ACCOUNTABLE AND MOTIVATED?

NO SPEND Challenge

BULLET JOURNAL LIST

DIDN'T SPEND MONEY ON

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

DIDN'T SPEND MONEY ON

☐☐☐☐☐☐☐☐☐

PROBLEM AREAS

NO SPEND Challenge

WHAT'S YOUR GOAL?

NO SPEND CATEGORIES

☐

☐

☐

☐

☐

☐

☐

☐

☐

EXEMPTION LIST

☐

☐

☐

☐

☐

☐

☐

☐

☐

NO SPEND TRACKER

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				

NO SPEND DAYS

OOPS DAYS

AMOUNT SAVED

NO SPEND Challenge

WHAT'S YOUR GOAL?

NO SPEND CATEGORIES

☐

☐

☐

☐

☐

☐

☐

☐

EXEMPTION LIST

☐

☐

☐

☐

☐

☐

☐

☐

NO SPEND TRACKER

1	2	3	4
5	6	7	

NO SPEND DAYS

OOPS DAYS

AMOUNT SAVED

NO SPEND Month: _____

Put \$ on No Spend Days. Put X on Oops Days. Plus any notes.

SUN	MON	TUES	WED	THURS	FRI	SAT

Notes:

NO SPEND DAYS

OOPS DAYS

MOTIVATION

AMOUNT SAVED

NO SPEND Month: _____

Put \$ on No Spend Days. Put X on Oops Days. Plus any notes.

MON	TUES	WED	THURS	FRI	SAT	SUN

Notes:

NO SPEND DAYS

OOPS DAYS

MOTIVATION

AMOUNT SAVED

NO SPEND Challenge

Post-Challenge questions

1 ARE YOU PLEASED WITH YOUR RESULTS?

2 WHAT DID YOU LEARN ABOUT YOUR SPENDING HABITS?

3 WILL YOU CONTINUE ANY OF YOUR "NO BUY" CATEGORIES?

4 HOW MUCH DID YOU END UP SAVING AND NOT SPENDING?

5 WHAT KEPT YOU MOTIVATED?