

# 30-DAY NO SPEND CHALLENGE

## (ESSENTIALS ONLY)

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### Rules

1. Only spend on true essentials: rent, bills, groceries, transportation, medicine.
2. No spending on non-essentials: Shopping, takeout, coffee runs, entertainment.
3. Use what you have first before buying anything new.
4. Track progress daily.
5. Be honest with yourself - if it's not urgent, it can wait.

### **Awareness**

- Define essentials
- Make a meal plan using up what you have
- Set goals

### **Substitutions**

- Make your own coffee/tea
- Repurpose leftovers
- Use free entertainment (walks, reading, podcasts)

### **Mindfulness**

- Identify your top spending trigger
- Declutter and use what you already have
- Plan a zero-spend weekend intentionally
- Practice gratitude

### **Reflection**

- Total your savings
- Reflect on habits and surprises
- Plan your post-challenge budget
- Keep 1 new money saving habit
- Celebrate your wins - without spending!