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No-Spend Challenge Printables

sheets: the rules you decide in advance, a tracker that records what you refused, and what came back the month after.

The Rules Sheet	**Settling the arguments in advance**
31-Day Tracker	**January, March, May, July, August, October, December**
30-Day Tracker	**April, June, September, November**
7-Day Reset	**A first attempt, or starting again**
The Month After	**Telling a canceled purchase from a postponed one**
Your Own Ceiling	**Working out your own number instead of borrowing one**

General information only, not financial advice.

My No-Spend Rules

What counts, what does not, and the ten calls to make before day one rather than on day eleven.

NOT ALLOWED 12

- [ ] Restaurants and takeout
- [ ] Coffee shops
- [ ] Clothes and shoes
- [ ] Tickets and events
- [ ] Impulse online shopping
- [ ] Home decor and home goods
- [ ] Hobby supplies
- [ ] Alcohol
- [ ] Makeup and perfume
- [ ] Gifts
- [ ] New subscriptions
- [ ] Snacks and vending

ALLOWED 9

- [ ] Rent or mortgage
- [ ] Utilities
- [ ] Groceries
- [ ] Insurance
- [ ] Phone and internet
- [ ] Prescriptions and medical care
- [ ] Childcare
- [ ] Gas and essential travel
- [ ] Minimum debt payments

YOU DECIDE, BEFORE DAY ONE — 10 rulings

	ALLOW	REFUSE	UP TO
A haircut	☐	☐	$ _____
A subscription already paid for	☐	☐	$ _____
A gift for a birthday inside the month	☐	☐	$ _____
A school trip or a sports fee	☐	☐	$ _____
Pet food and vet visits	☐	☐	$ _____
Bank and card fees	☐	☐	$ _____
Tobacco or vaping	☐	☐	$ _____
Books and magazines	☐	☐	$ _____
A trip already booked	☐	☐	$ _____
Replacing something that broke	☐	☐	$ _____

Starts _____ Ends _____ Ruled before day one, initials _____

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31-Day No-Spend Challenge

A row a day. Write down what you said no to and what it cost, so the month ends with a figure.

Month _____ **Doing this because** _____

DAY	WHAT I SAID NO TO	IT COST	NO-SPEND DAY
1		$	☐
2		$	☐
3		$	☐
4		$	☐
5		$	☐
6		$	☐
7		$	☐
	Week 1 said no to	$	
8		$	☐
9		$	☐
10		$	☐
11		$	☐
12		$	☐
13		$	☐
14		$	☐
	Week 2 said no to	$	
15		$	☐
16		$	☐
17		$	☐
18		$	☐
19		$	☐
20		$	☐
21		$	☐
	Week 3 said no to	$	
22		$	☐
23		$	☐
24		$	☐
25		$	☐
26		$	☐
27		$	☐
28		$	☐
	Week 4 said no to	$	
29		$	☐
30		$	☐
31		$	☐
	Week 5 said no to	$	

What 31 days of saying no came to $ _____

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30-Day No-Spend Challenge

The same sheet for a thirty day month, so no day goes unrecorded at the end of it.

Month _____ **Doing this because** _____

DAY	WHAT I SAID NO TO	IT COST	NO-SPEND DAY
1		$	☐
2		$	☐
3		$	☐
4		$	☐
5		$	☐
6		$	☐
7		$	☐
	Week 1 said no to	$	
8		$	☐
9		$	☐
10		$	☐
11		$	☐
12		$	☐
13		$	☐
14		$	☐
	Week 2 said no to	$	
15		$	☐
16		$	☐
17		$	☐
18		$	☐
19		$	☐
20		$	☐
21		$	☐
	Week 3 said no to	$	
22		$	☐
23		$	☐
24		$	☐
25		$	☐
26		$	☐
27		$	☐
28		$	☐
	Week 4 said no to	$	
29		$	☐
30		$	☐
	Week 5 said no to	$	

What 30 days of saying no came to $ _____

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7-Day No-Spend Reset

One week, bigger rows. The usual place to start, and the honest length if a month has already gone wrong.

Month _____ **Doing this because** _____

DAY	WHAT I SAID NO TO	IT COST	NO-SPEND DAY
1		$	☐
2		$	☐
3		$	☐
4		$	☐
5		$	☐
6		$	☐
7		$	☐

Week 1 said no to $ _____

What 7 days of saying no came to $ _____

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The Month After

What you refused, beside what you bought once the month ended. The difference is what you actually kept.

REFUSED DURING THE MONTH		BOUGHT IN THE 30 DAYS AFTER	
Copy these off the tracker		Only the things you had refused	
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
	$		$
Adds up to	$	**Adds up to**	$

Left column, less the right column

This is what the month actually kept. The rest was waiting, not gone.

$ _____

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What Your Month Can Be Worth

Four figures off the last bank statement. The average column is there to measure yourself against, not to aim at.

	LAST MONTH, YOURS	US AVERAGE
Restaurants, takeout and coffee	$ _____	$328.75
Entertainment and events	$ _____	$300.75
Clothes and shoes	$ _____	$166.75
Alcohol	$ _____	$53.58
= the most this month can be worth	**$ _____**	**$849.83**
Divided by 30 days	$ _____	$28.33

What one ordinary day of the challenge is reaching for.

Everything else is in categories these rules do not touch.

Rent, groceries, gas, insurance, healthcare: 83.6% of what an average US household spends in a year. A no-spend month is not failing when it cannot reach them.

WHERE THE AVERAGE COLUMN COMES FROM

Bureau of Labor Statistics, Consumer Expenditure Survey 2024, released December 19, 2025. An average across 135.76 million US consumer units. It is a yardstick, not a target.