# 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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