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.