# Spending challenges

Short, doable challenges. Pick one, print the tracker, and see what it frees up.

## No-spend month

**The rules:** Buy only needs for 30 days: bills, groceries, gas, medicine. Everything else waits.

### Tips

- Write your “needs” list before day one so there’s no arguing with yourself later.
- Unsubscribe from store emails and delete shopping apps for the month.
- Keep a “want list”. Most of it won’t matter by day 30.

### Tracker

Name: _____ Start date: _____ Goal: _____

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| ☐ 12 | ☐ 13 | ☐ 14 | ☐ 15 | ☐ 16 | ☐ 17 | ☐ 18 | ☐ 19 | ☐ 20 | ☐ 21 | ☐ 22 |
| ☐ 23 | ☐ 24 | ☐ 25 | ☐ 26 | ☐ 27 | ☐ 28 | ☐ 29 | ☐ 30 | | | |

## Pack lunch 30 days

**The rules:** Bring lunch to work for 30 workdays in a row.

### Tips

- Cook once on Sunday, pack five lunches.
- Leftovers count. So does a sandwich.
- Keep a backup (soup, peanut butter) at work for rushed mornings.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## Pantry week

**The rules:** For 7 days, cook from what's already in the pantry, fridge and freezer. Only buy milk, eggs, produce.

### Tips

- Take inventory first; plan meals around what will spoil soonest.
- Breakfast for dinner is a legal move.
- Write down what you never use so you stop buying it.

### Tracker

Name: _____ Start date: _____ Goal: _____

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7

## Subscription purge

**The rules:** Find every recurring charge, cancel what you don’t love, and keep a list of the rest.

### Tips

- Search your bank and card statements for the word “recurring” or the same amount every month.
- Cancel first, re-subscribe later if you truly miss it.
- Rotate streaming: one service at a time.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## Cash-only weekends

**The rules:** For 8 weekends, take out a set amount of cash on Friday. When it’s gone, you’re done.

### Tips

- Leave the cards at home.
- Plan one free thing each weekend: park, library, game night.
- Leftover cash on Sunday night goes straight to a debt.

### Tracker

Name: _____ Start date: _____ Goal: _____

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8

## $5 weekly save step-up

**The rules:** Save $5 in week one, $10 in week two, $15 in week three, and so on.

### Tips

- Make each week a transfer on payday so you don’t have to remember.
- If a week is too much, repeat the last amount. Don’t quit.
- Point the total at your **emergency fund** or a debt.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## No eating out for 2 weeks

**The rules:** No restaurants, takeout, drive-thru or delivery for 14 days.

### Tips

- Make a “fake takeout” night: homemade pizza or tacos.
- Plan the two weeks of dinners before you start.
- Tell friends; suggest a potluck instead.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## No-spend weekend

**The rules:** From Friday night to Sunday night, spend nothing beyond what's already planned and paid for.

### Tips

- Plan meals from what's at home before Friday.
- Pick two free things: a park, the library, a movie night at home.
- Move what you would have spent to a debt on Monday.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## Holiday gift cap

**The rules:** Set one dollar cap per person before you shop, write the list, and stop at the cap.

### Tips

- Decide the cap together before anyone shops.
- One gift per person; a homemade card for the extended family.
- Shop with the list and pay with cash or debit.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## Back-to-school list only

**The rules:** Buy only what's on the school's supply list. Check what you already have first.

### Tips

- Empty last year's backpack before you shop.
- Wait two weeks for clothes; kids know what they need once school starts.
- Swap with other families for gently used items.

### Tracker

Name: _____ Start date: _____ Goal: _____

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## Sell 10 things

**The rules:** Find 10 things you don't use and sell them. All of it goes to a goal.

### Tips

- Start with the garage, closets and old tech.
- Price to sell, not to get rich. Good photos help.
- Meet in public places for local sales.

### Tracker

Name: _____ Start date: _____ Goal: _____

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