

Planning for Your No-Spend Month

1. Set Your Dates

- You can start on any day of a month and go for 30 days.
- Avoid months that have a lot of celebrations, holidays, or travel.
- Avoid months that have extra shopping needs—for example, back-to-school or Christmas—because as you shop for those occasions, you may be tempted to purchase unnecessary items.

What dates will you start and end your no-spend month?

Start date: _____ End date: _____

2. Decide What You Will and Will Not Buy

What types of items will you be allowed to buy, if any? In addition to regular groceries, gas or other transportation, utilities, rent or mortgage, and your usual bills, what will you be allowed to purchase? For example, will you allow yourself to eat out at all? Will you get your morning coffee or restrain from buying it?

_____	_____
_____	_____
_____	_____

What will you give up or restrain from buying? Consider giving up dining out, buying clothes or shoes, getting manicures or pedicures, getting anything other than a basic haircut, etc.

_____	_____
_____	_____
_____	_____

3. Tell Friends and Family

- Who do you need to bring on board?

_____	_____
_____	_____

- What arguments might they have against you doing a no-spend month?

- How will you address those arguments?

- What are some negotiables—things you can ask their opinion on to incorporate into your plan?

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matthew 6:24 ESV)