

# 30 DAYS OF NO SPENDING

Take control of your  
money, don't let it  
control you



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## **DISCLAIMER**

All opinions are my own and I make no guarantee that following this plan will save you money or get you out of debt. The information in this book is based on my personal success and experience with doing a 30 day no-spending challenge.

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# WHEN YOU HAVE HAD ENOUGH AND WANT A CHANGE

The fact that you are reading this book tells me you are serious. You have decided that you want to change your financial situation. You may have spent years with bad spending habits but you are finally saying enough is enough.

Are you tired of trying to figure out how to make ends meet? Do you look at your bank account and struggle to figure out where all the money went? Do you make enough money to cover expenses, but somehow always end up short?

I get it. I've been there. I've never been someone who shopped excessively for big purchases - the money just wasn't there to do that, otherwise I'm sure I would have. We have lived on a modest income for our whole adult lives, at times barely scraping by. However, even though I didn't spend excessively on big purchases, I made plenty of small purchases along the way. I've charged one too many restaurant meals on the credit card. I've walked into the dollar store for a thing or two and somehow walked out with 50 dollars worth of stuff. I've made plenty of excuses on buying cheaper items. "Well, it's just 5 dollars," I'd tell myself.

Let me tell you, the small stuff can add up in a hurry if you do it often enough. 5 dollars here, 10 dollars there, and before you know it you've spent more than you've brought in that month.

I had convinced myself that because I shopped at the budget stores there was no way I could mismanage my money.

I'm here to tell you that simply isn't true.

Years ago I got tired of it all. Tired of having more month than money. When I tried to figure out how to change things, the idea of a month long spending freeze came to my mind.

One month. 30 days.

No spending on anything but necessities.

What started out as a one-time 30 day spending freeze quickly turned into an annual event. There have been times we have even gone as long as 3 months. When we spent three months doing our no-spend challenge we paid off 800 dollars in credit card debt and saved 600 dollars for our family travel fund. At the time our income was less than \$35,000. That means in 3 months, on one, small income we managed to come up with an extra 1400 dollars.

Those numbers may not be high enough for you. You may think you want to save more than that during a spending freeze. Well, if you have a higher income you may be able to do that. You probably could make our numbers look like peanuts. For us, though, that was a huge accomplishment at the time. Break it down, and we saved an extra \$466 dollars per every 30 days.

3 months might sound impossible to you. Too long and too hard. I don't want you to think about a 3 month spending freeze right now. I just want you to start out small. I want you to wrap your head around 30 days of no spending. When all is said and done, then you can think about whether a longer one is in the cards. Or maybe you will incorporate an annual spending freeze into your life. But even if you never do another spending freeze after you finish this one, you can still be in a better position by resetting your spending habits.

Unless, of course, you're the type who likes to "go big or go home." Then by all means, start with a 3 month, or however many months of a spending freeze you decide to embark on.

My hope for you is that this book would encourage you along the way. I want you to have something you can work with that helps you put a spending freeze into practice and helps you feel like you are not alone while doing it.

I want you to have something that will remind you every day of your goals and dreams, and why you are doing this.

Old habits die hard. But you are more than capable of accomplishing this goal. You just have to be willing to not give up no matter what.

That means not giving in when friends invite you out to a restaurant.

That means planning and packing meals for when you are away from home.

That means no matter HOW CUTE that dress is in the window, even if you hear it sweetly calling your name, you IGNORE it.

Make today the day you decide to take control of your finances. Make the decision to no longer let the weight of your financial situation control you. The spending freeze may be for only 30 days, but it has the power to help you reset your spending habits and move forward into financial freedom.

In this book you will find free printables to help you. Lists of things to do that cost no money, budget sheets, meal planning to help you stay the course - it is all here. I want to give you as much help as I possibly can so that you can succeed. Print

them out and put them in a binder so you can refer to them as often as you need to. Especially in those moments where you need to be reminded why you have decided to take this challenge in the first place.

So, what do you say? Are you with me? It's time to give spending the cold shoulder.

## YOUR "WHY"

The first thing you need to do when attempting to do a spending freeze is to decide your "why". If you don't know why you are doing it, or you don't feel strongly about your reason to not spend money for the next 30 days, there is a huge chance you are going to fail.

Do you want more money for a trip? To pay down debt? Build an emergency fund? Save for a large ticket item? Save money to donate to a charity?

Or maybe you simply want to learn how to manage your money better so you don't keep running out of money to pay your bills. Maybe you want to be able to go to sleep at night without worrying that you are not one emergency away from a financial crisis.

Like I said in the beginning of this book, in total we came up with 1400 extra dollars on one particular 3 month spending freeze. We were excited to pay down a large chunk of our credit card debt at the time, but we also decided we wanted to take the family on a trip. The 600 dollars we saved to start up our travel fund helped us be motivated enough to save quickly to take our family to Colorado to see the mountains. In the end, in less than a year we saved 2400 dollars and were able to pay for our whole trip with cash. When you live on a low income, 2400 dollars is a HUGE deal! The spending freeze had given us momentum.

It was a trip of a lifetime for us and all it took was some determination and self-control.

Think about what you could miss out on if you don't embark on this challenge? What dream or goal do you want to fight for? What is your why?

At the back of this eBook is a page to write out your "why". A mission statement of sorts, if you will. Write out in detail why you want to do this. Mention how you would feel when you hit your goal. Write on how important it is to you.

A spending freeze is usually one of those projects the whole family is doing together. If you are a parent, why not include the kids in on the discussion? Get the whole family to the kitchen table and fill it out together. This is especially helpful for kids because they may not always understand why you have decided to stop your regular spending. If they can see that in the end there is a payoff (literally, in this case. :) ) they are more likely to jump on board.

Every single time you feel discouraged, or are tempted to spend, I want you to go back to your why. Print it out and put it somewhere you can see it daily. Remind yourself as often as possible what your goal is.

Because, I promise you, temptations will come. It may look like everyone else is having fun and you are missing out. If you continually remind yourself that there is so much gain for the temporary pain, you will be more likely to succeed.



# WHEN SHOULD YOU DO A SPENDING FREEZE?

When it comes to taking part in 30 days of no spending, you want to make sure you set yourself up for success. There are times in our life where it can feel impossible to not spend money on anything beyond necessities. We might feel like people around us are mad when we have to continually decline invitations out, or to participate in things that cost money.

We have done a spending freeze in the same month almost every year - January. For us, January is the easiest month. We have just come off of Christmas so it is the time of year we really NEED to tighten our belts. We have all been blessed with new things so we don't feel as deprived. I'm also usually tired of going into stores at that point.

We live in Canada, so January is downright cold. I am more than happy to stay home huddled under some warm blankets with some homemade hot cocoa instead of going out. And then there are the times going out isn't even an option due to a snowstorm. Plus, I prefer to stay home a lot in January because we've usually had a busy December with Christmas celebrations.

When we did our 3 month spending freeze we did it from January to the end of March. Winter really drags on out here!

Trying to do a spending freeze in December is setting yourself up for failure. And while it may seem like a good idea to get out of buying gifts for family members, you may have a lot of angry or hurt people. I just don't recommend it. Plus, it is a blessing to be able to buy or make gifts for those you love.

That is NOT what we want to come out of this challenge!

Anytime that fell around a holiday for us just isn't a good time. At Halloween there is candy to buy for the trick or treaters, and costumes. Even if you make your own costume, you often need supplies or accessories. Easter is not a good time either if you buy your children Easter chocolate or gifts, not to mention the extra food for the holiday feasts!

When to do a spending freeze will depend on your family and what you like to do. While we technically could do it in the Summer, our family loves to be outdoors at our Provincial parks and there is always an entrance fee. We also like to take some day trips or small vacations away if possible in the Summer.

But maybe you and your family don't go away in the Summer. Maybe you like to go to attractions with entrance fees in the winter. Or maybe you don't celebrate Halloween but like to throw a party every year for the fourth of July or Canada Day (depending on where you live.)

The point is, when you decide you want to do a spending freeze, plan it for when you have the best chance of completing the 30 days without spending money. A challenge has enough hurdles to get through without making it tougher on yourself.

All that being said though, there will come a point where you need to just pick a month and go for it. We can make a million excuses why any time of the year won't work. Don't expect to find a month that will be free of spending opportunities. There is no way around it - there are times in the challenge, no matter when you do it, where you will feel like it's an inconvenient time. Just pick which month is easiest for you and your family and jump in with both feet.

Because if you never jump in, you never reach your goals. So, take that first step, and start your 30 day no spend challenge to work towards changing your spending habits.

# THE RULES

I know, I know. Most people are not a fan of rules. Especially if there are too many. Call them "guidelines" if the word "rules" rubs you the wrong way. Either way, we need them.

Rules are there for success. When it comes to reaching our goals, we often need some kind of rule or guideline to keep us on track.

I know you have it in you to succeed on this spending freeze, and I want to equip you to do that. If I am going to help you have the best chance of completing this challenge, then we need to have some rules.

Of course, you may find all these rules don't work for you and your family. You will have to re-adjust and that is fine. Just understand that you may not see as many results as you like if you change it up. However, some results are better than no results, am I right?

## Rule #1

**You can only buy NECESSITIES. And no, that cute dress in your favorite store that fits you perfectly is NOT a necessity.**

Look, it's pretty hard to go through a month without spending ANY money. You need groceries. You need electricity. Your car needs gas to get you to work or school or wherever. Those expenses are unavoidable.

What you don't need are those ridiculously adorable shoes in the window of your favorite store. Or 50 dollars of craft supplies from the Dollar store. And yes, I'm going to say it - you don't need a fridge full of wine or beer.

I hope you are still with me after that last one. I know it's hard to admit, but you know as well as I do that that stuff is expensive!

These types of things don't fall under necessities. They are luxuries.

There are some things that fall under grey areas and that's where you need to make some wise choices. While many people have a clothing budget, my thought is that you can go a month without any new clothes. Of course, let's say it's the dead of winter and your winter coat breaks. Well, you kind of need to replace it. In those circumstances it would be wise to take the most cost-effective route. If you can fix

it yourself, do that. If you can't fix it yourself but you can pay someone else to, try that before you go all out and pay more for a brand new coat.

However, if your t-shirts are looking a little rundown, more than likely you can put it off a little longer until the spending freeze is over.

You might argue that you are going to buy it eventually anyways, so that isn't really saving. However, part of the spending freeze is not only just putting a stop to spending, but it is retraining yourself on HOW you spend your money. Before, you may have run out to buy a new t-shirt the minute your old ones were not looking as new, whereas after the spending freeze you may decide they aren't as bad as you thought, or you may go for a second-hand option to replace them when before those thoughts wouldn't ever cross your mind.

Bottom line is that you need to be honest with yourself on what is actually a necessity and what isn't. Are you fed, clothed, and sheltered? Are your bills paid? Beyond that, most things are not necessities.

## **Rule #2.**

### **No excessive shopping the week before to "stock up".**

If you spend double the amount you normally would the week or month before to make up for the lack of spending you will soon be doing, you won't be saving money. Sure, if you need a new tube of mascara and want to grab that before the spending challenge, that isn't a big deal, but don't go crazy trying to overcompensate for the fact that you won't be able to shop soon.

The exception to this rule is going grocery shopping the day or few days before you embark on this challenge so you can avoid going shopping again as long as possible, but we will talk more about that when we get to rule # 4.

## **Rule #3**

### **No eating out. Like, at all.**

Not only does that mean no sitting down in restaurants, it means no take-out pizza. It means no drive-thru coffees. Yes, you have to eat, but you don't need to do it at a restaurant.

Your first and foremost way to avoid this will be meal planning, and you will see in the free printables section at the back of this book that there is a guide to help you get started in that area.

You need to pack a lunch when you are going out. That means doing food prep. Decide what day of the week you can do this. For me, Sundays are the best days for the coming week. Use this day to make anything that will make for an easier week. You might be able to make a week's worth of lunches, depending on what it is. Or this might mean making sure your travel mugs for your coffee are clean, accessible, and all have lids. Maybe you will make some dinners for the freezer. Whatever you need to do to avoid that take-out, do it.

If you are fortunate enough to have a timer on your coffee maker, be sure to set it at night before you go to bed. With a timer on a coffee maker and a travel mug, it really doesn't take that much longer to make coffee at home.

But - I get that life happens. So what do you do when you and the family are driving around, running errands, and it ends up being the middle of dinner time, and you are 40 minutes from home? On top of that, you forgot to bring your reusable water bottles? Everyone is hungry, thirsty, and now cranky.

We call that "hangry" at my house.

Hit up the grocery store. Buy drink boxes, some granola bars or crackers and cheese, and eat that to tide you over until you get home and can make a meal.

Remember also, that after a full day running errands or whatever you are doing, you don't need to go home and make a three course meal. It is perfectly acceptable to serve your kids oatmeal or cereal or macaroni and cheese for supper once in awhile. Those are usually the nights my kids think I am the coolest mom!

## **Rule #4**

**Eat as much as you can from your pantry. Yes, that means eating that can of black beans in the back that you've been avoiding.**

To make the most out of the spending freeze, you want to cut anywhere you can - including your grocery bill. This is the perfect time to eat through your pantry. I recommend grocery shopping a few days before you start the spending freeze, and then try and go as long as you possibly can before you hit up the store again.

Most of us usually have things sitting at the back of the pantry that we've forgotten about - or if you are like me, just haven't been in the mood to eat. Now is the time to get over whatever mood I'm in and just eat the stuff!

Some people have successfully gone a whole month without hitting the grocery store. I am not one of those people because I eat a lot of fruits and vegetables and they go bad quickly. But, I can go two weeks without hitting the grocery store if I really, really try.

So what about you? can you make it two weeks without stepping foot into a grocery store? This will further the amount you save while doing the spending freeze. Make a decision that you will wait a full two weeks before shopping again (and of course, only for necessities) and eat as much as you can from your pantry.

### **Rule #5**

#### **Freeze your credit card. No, really. I literally mean FREEZE it.**

We are more likely to spend if it is easy. Pulling out a credit card from our wallet is a pretty simple task. However, if you were to make that credit card less accessible, it would make you think before you reach for it.

So, take your credit cards and freeze them. I mean, put them in a block of ice. Grab a huge freezer bag, or a plastic container and stick your cards in there with a bunch of water and stick it in the freezer. It won't ruin your cards, however it will make you think before you use them because you would literally have to melt the block of ice they are in before you can use them again.

The bigger the ice block, the better, because then it takes more work and time to get the cards out.

This idea may sound crazy, but as someone who has done it before, I'm telling you - it works.

# WHAT HAPPENS WHEN YOU DON'T STICK TO THE PLAN?

We've all done it. Told ourselves we would stick to a diet or an exercise plan for a certain amount of time, only to fall to the temptation of those chocolate brownies calling our name, or we were lured into binge-watching our favorite TV series on Netflix instead of going out for a run.

And how many times, when that happens have we said to ourselves, "well, I've already messed up. The day/week/month is ruined. I quit. I'm giving up. "

And then we eat the rest of the tray of brownies. Or don't get out to exercise again for the rest of the month.

That is plain self-sabotaging. Because, while I've done the above plenty of times, there have been other times where when I have fallen off the wagon, I jumped right back on. And every single time I operate that way, I STILL see results.

It's the same with this no spending challenge.

If you mess up, DON'T quit!! Forgive yourself of the infraction. Then remind yourself why you are doing this.

The next step is to jump right back into the plan. Don't tell yourself the day is ruined. Don't convince yourself you might as well give up this challenge because clearly you can't do it. Make the next financial decision a good one.

Sometimes I think we tell ourselves it's too late for us after we've messed up to give ourselves a way out. If we mess up, and then tell ourselves we can't do it, what do we get to do next? Self indulge, of course. We do what makes us feel good in the moment. We use our failed moment as an excuse to do what we want.

It's an easy way out. But you, you are tougher than that. You are doing this because you are looking at the bigger picture. You know that the choices you make today can pay off later. Don't let one bad decision, or even one bad day take that away from you.

Remember, progress is still progress. If you mess up a bit, and realize you won't save as much money as you hoped, saving some money is still better than saving no money.

# MEAL PLANNING TO PREVENT SPENDING

When it comes to success on the 30 day no-spending challenge, meal planning goes a long way.

How many times have you had an insanely busy day, only to see 5 o'clock roll around and you still don't know what you are making for dinner? Calling for pizza seems like the easiest solution, especially when you are tired on top of not having a plan.

Meal planning can help you avoid that.

In the back of this book are printables that will assist you in your meal planning. Let's talk about a few things to make it work as smoothly as possible for you.

**Plan slow cooker meals for the busy nights.** When you know you will not have much time for dinner, make it a slow cooker night. Toss the food in the slow cooker in the morning, and it will be ready at dinner time with as little work as possible. Chilis, soups, or stews are perfect for these nights.

**Use the pantry when making your meal plan.** We already talked about eating out of your pantry as much as possible during these 30 days. When you are writing out your meal plan, go through your pantry and decide what meals to make based on what is in your pantry. Use as much as possible before you hit the grocery store to stock up again. You will find a pantry inventory printable at the back of this book to help you organize what food you should make an effort to consume throughout the 30 day challenge.

**Read the flyers.** Before you go grocery shopping, be sure to look through the flyers and plan your meals according to what is on sale. For example, if ground beef is on sale, be sure to add meals like tacos, chili, or spaghetti into your meal plan.

**If you are not a morning person, keep breakfasts simple.** I fully admit that I don't function well in the mornings. Therefore, to avoid feeling overwhelmed, our breakfasts are pretty simple here. The kids usually get their own cereal, or I make them oatmeal or toast. Beyond that, we don't change it up that often. If I wrote out on my meal plans that I was going to make some big breakfasts, I'd give up before I even started. You want to avoid the drive thru before you drop the kids off at school, so don't make breakfast complicated.

**Designate a few hours each week to meal prep.** Each week decide to spend whatever time works best for you to get ready for the following week. This could



mean spending a few hours baking snacks for the kids or baking your own bread, dividing fruit into individual containers to toss into smoothies, or even cooking up some meat to easily toss into soups or stir fries that coming week. When I do meal prep, my favorite day is Sunday afternoons or evenings. Anything you can do beforehand to make it easier on yourself during the busiest times in the week are helpful and will set you up for success.

I really believe being prepared and having a plan in the kitchen goes a long way in succeeding on a spending freeze. When we are hungry and tired is often the times we give in to temptations and can end up making poor choices. By having a plan we are more likely to stick to accomplishing our goals.

# AVOIDING A "QUICK TRIP" TO THE STORE

One of the easiest ways to sabotage our "no-spending" attempts is by running out for a quick trip to the store. You know the ones I'm talking about. You are cooking and you run out of something so you decide you need to go the store for that ONE thing.

Problem is that we rarely make it out of the store with just the one thing we needed. All of a sudden our shopping basket is filled with things we decided we had to buy as well.

Also, depending on where you live, the gas for that trip can add up. We live 40 minutes away from the city, and so driving in to buy one or two items just doesn't make financial sense. We do have a closer grocery store at the next small town over, but anyone who lives in a small town knows you will most likely pay twice as much at the stores located in small towns as opposed to the bigger grocery stores. Any time we can avoid running into the store until we have a full shopping trip to do, we do it. We've had to learn to do without sometimes.

One of the most helpful things I've learned is the magic of "substitutions." When we run out of one thing, there are often times that we can use another product that will give us the same or at least similar results.

There are a ton of substitutions for cooking, but that isn't the only place you can use a substitute. Cleaning, creating, building, packaging - these are all areas you can use an item that was not originally intended for the job you need it to do.

By avoiding an extra trip to the store that you didn't plan for, you can save money. Once you start using substitutions, you will find that when you run out of something your mind will automatically start thinking "what can I use in place of this?" No longer will you initially think you need to run out to the store to replace the product you ran out of.

Of course, this doesn't work for absolutely everything, but you may be surprised how many things can be substituted with something else.

At the back of this book with the printables is a list of some common substitutions. Refer to it when you run out of something and want to avoid that extra trip to the store.

# FINDING FREE ENTERTAINMENT

For the next 30 days, you need to say "no" to entertainment that costs. That means no concerts, no crafting parties, no hitting up the Starbucks with friends.

I know, total bummer.

When you get discouraged at the thought of not being able to go out and take part in activities and events that cost money, go back to your "why".

Always, ALWAYS go back to the reason you decided to embark on this challenge in the first place. Cling to that. It will get you through the hard days.

However, I promise, it isn't all doom and gloom when it comes to what you are going to fill your time with for 30 days of no spending.

There are so many free things to do, you just need to get creative and look around. When your friends invite you out to spend money, try offering an alternative. Invite them to your house to hang out, or to a free local event in your community. Go hiking, or volunteer somewhere together.

If you have kids and wonder how you will fill your time keeping them busy while you commit to this challenge, you can be happy to know that the list of things to do for free for kids is nice and long. Splash pads, parks, picnics, and reading together are just a few ideas.

When it comes to kids, most of the time they are just happy if you make a point to spend some good, quality time with them. It doesn't matter what you are doing, as long as they feel they have your undivided attention.

At the back of this book with the rest of the printables, there is a list of 100 free things to do to get you started with some ideas. Print the list out and stick it to your fridge or somewhere you are bound to see it often. Whenever you are bored, discouraged, or just need something to keep your mind off of money, take a look at the list and pick something on it to do.

Putting a freeze on your spending does not mean you have to spend the next month feeling bored.

However, the next 30 days might be a good time to focus on some of the unfinished projects you have lying around your home instead of looking for outside entertainment. Finish that sewing project, or that scrapbook, or the reorganization of your insanely cluttered closet. Not only will you avoid spending money by not

paying for outside entertainment, but you will feel really good knowing you finally tackled those projects you have been putting off for some time now.

Between the free entertainment you can find and the catching up on long overdue projects, you will most likely find the next 30 days to fly by and before you know it you will reach the end of the month and discover you've not only saved a good chunk of money, but you also have a very organized closet or finished crochet project to be proud of.

# WHAT TO DO ONCE YOU HAVE COMPLETED THE CHALLENGE

Congratulations!! You have reached the end of your 30 day no-spend challenge! You put the hard work in to get here. There were times that were tough. I am sure there were moments you were ready to throw in the towel.

But you did it.

It is time to enjoy your moment. Be proud of your accomplishment.

However, even though you may be feeling good about how well the challenge went, you may be wondering, "what now?" You definitely want to be looking ahead at how you can continue to make progress when it comes to your finances.

If you were able to complete the challenge, the last thing you want to do is go out shopping to undo all your hard work. Buying everything you wished you could have bought for the past 30 days defeats the purpose of the challenge.

That would be like going on a diet, and then jumping right back into your bad eating habits. What's going to happen? You will gain weight again.

The same kind of thing will happen if you jump right back into your old habits. You will not get ahead - you will put yourself behind. Again.

The point of this challenge is not only to save money for the 30 days, but also to reset your spending habits.

From here, you have a choice. If you want to "go big or go home" you can continue the challenge. Go for 60, or even 90 days. You could double or even triple your savings that way.

But, if one month was long enough for you, I suggest you sit down and re-evaluate the last 30 days. Decide what you want to do to continue on the path to financial freedom from here. What changes are you going to make in your lifestyle for the long-term?

Maybe you will start buying all your family's clothes at the thrift store. Maybe you will be more mindful when grocery shopping and use coupons. Maybe you will make a rule where you put a stop to impulse buys and wait 30 days before buying an item you saw in the store and wanted.

Whatever you do, make sure to apply changes to your life if you want to continue to see progress. Don't take 1 step forward and 2 steps back. Decide today that you will continue to take control of your finances, no longer letting it control you.

At the back of this book in the printables section is a sheet where you can write down what your financial goals and dreams are going forward. I recommend filling it out and sticking it somewhere you can see it. Keeping constant reminders of what you are working towards will give you more of an incentive to keep going when it gets tough.

Remember that no one else is going to work towards those goals for you. You want that dream to become a reality? You've got to work your butt off for it. You've got to pick yourself up off the floor after you get knocked down. You've got to wipe those tears away after a good cry and decide that this is the time you don't give up and keep fighting till you get where you want to be.

Keep at it to make those financial dreams come true.

# 75 FREE THINGS TO DO

It can be an adjustment to going from spending money for fun and entertainment to not being able to do so. However, there are still so many ways you can have fun without paying a dime! Here is a list of 100 things to do that won't cost you. Print out this sheet and stick it somewhere you can see it when you are looking for something enjoyable to do but are fresh out of ideas.

- Go to the Library
- Go to splash pads
- Go sledding
- Take in free local events in your area
- Read a book
- Make some crafts with supplies you already have on hand
- Bake something from items you already have
- Play a board game
- Write in a journal
- Exercise at home
- Go jogging outside
- Take a nap
- Watch a movie you already own
- Color (adult colouring is all the rage now!)
- Dance to some music
- Look at old photo albums
- Listen to a free podcast online
- Spend time working in your garden
- Go bird watching
- Play Frisbee
- Visit, call, or email a friend
- Rearrange furniture in your house for a new look
- Go geocaching
- Have a bonfire in your backyard (if you live in the country)
- De-clutter a room or closet in your home
- Create a vision board
- Play soccer/basketball/football with some friends
- Visit a free museum
- Read your old magazines
- Build a fort with the kids
- Hold a yard sale
- Work on a puzzle
- Volunteer somewhere

Play fetch with your dog  
Visit your neighbours  
Go to the park  
Spend a night stargazing  
Build a snowman  
Find a new YouTube channel to follow  
Record a video and start your own YouTube channel  
Do some yoga  
Find some wildflowers to pick  
Practice your art skills and draw a picture  
Take a trip down memory lane and look at old photos  
Try your hand at origami  
Start a blog  
Have a picnic outside  
Have an indoor picnic with a theme  
Enjoy a sunset  
Go fishing  
Host a karaoke night with friends  
Make play dough  
Make a collage from old magazines  
Play cards  
Read up on the news  
Give yourself a facial at home  
Find a free museum to visit  
Go hiking  
Invite friends over for a potluck  
Visit a free art gallery  
play a musical instrument  
Grab your camera and take some fun pictures  
Have a water gun fight  
Write a short story  
Test your knowledge with some trivia  
Set up an obstacle course for the kids in your backyard  
Teach your dog to do some new tricks  
Paint your nails  
Take a relaxing bubble bath  
write a love note to your significant other  
Sew something with fabric you have around the house  
Give your car a carwash at home (kids love to play with sponges!)  
Enjoy a hot cocoa in front of the woodstove or fireplace  
Play Charades  
Get involved in local church events



HIT YOUR GOALS. FIGHT FOR  
YOUR DREAMS. DON'T STOP  
UNTIL YOU REACH THE TOP OF  
THAT MOUNTAIN.

**Why are you doing the 30 day no-spend challenge?**

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**After 30 days of not spending, what goals do you hope to reach?**

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YOU GET TO BE THE ONE TO DECIDE IF YOU WILL  
DO THE WORK THAT IS REQUIRED TO REACH  
YOUR GOALS. THIS IS YOUR MOMENT. TAKE  
CONTROL OF YOUR MONEY. DON'T LET IT  
CONTROL YOU. YOU ARE MORE THAN CAPABLE.  
YOU'VE GOT THIS.

# 30 DAYS OF NO SPENDING

Shade in or mark an "X" in each box as each day passes to keep track of your progress for the duration of the challenge.

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25
26	27	28	29	



# WEEKLY MEAL PLAN

For the week of: \_\_\_\_\_

**MONDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**TUESDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**WEDNESDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**THURSDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**FRIDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**SATURDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**SUNDAY:**

B \_\_\_\_\_  
L \_\_\_\_\_  
D \_\_\_\_\_

**SNACKS:** \_\_\_\_\_

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**Notes:** \_\_\_\_\_

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# SUBSTITUTIONS

<b>If you run out of.....</b>	<b>Use this instead.....</b>
Coffee filters	Paper towels
Paper towels	Rags (that you cut from old t-shirts)
Toothpaste	Baking soda
Cleaning products	Vinegar, baking soda, or dish soap and water
Sandwich bags	Washed out milk bags or bread bags
Conditioner	Vinegar
Shaving cream	Conditioner or coconut oil
Buttermilk (1 cup)	1 Tbsp of lemon juice mixed in 1 cup of milk
Egg	1 Tbsp flax seed + 3 Tbsp water
Sour cream	Plain yogurt
Breadcrumbs	Cracker crumbs or ground oats
Half & half cream (1 cup)	7/8 cup milk + 1 tbsp butter
Ketchup (1 cup)	1 cup tomato sauce + 1 tsp vinegar + 1 tbsp sugar
Mayonnaise	Sour cream or plain yogurt
Baking powder (1 tsp)	1/4 tsp baking soda + 1/2 tsp cream of tartar
Cinnamon (1 tsp)	1/4 tsp ground allspice
Canned pumpkin	Sweet potato or butternut squash
Pumpkin pie spice	1 tsp cinnamon + 1/4 tsp ground ginger + 1/4 tsp ground nutmeg + 1/8 tsp ground allspice
Vinegar	Lemon juice
Tomato sauce ( 1 cup)	1/2 cup tomato paste + 1/2 cup water
Garlic (1 clove)	1/8 tsp garlic powder
Onion (1 whole)	1 tsp onion powder
Tomato soup	1 cup tomato sauce + 1/4 cup water
Molasses	Honey
Ricotta cheese	Cottage cheese
Soy sauce (1/2 cup)	4 tbsp Worcestershire sauce + 1 tbsp water



# MONTHLY BUDGET

NET INCOME	AMOUNT
INCOME #1	
INCOME #2	
ANY EXTRA INCOME	
TOTAL	

EXPENSES	PREDICTED	ACTUAL	DIFFERENCE
<b><u>GIVING</u></b>			
TITHES			
CHARITY			
<b><u>HOUSING</u></b>			
MORTGAGE/RENT			
ELECTRIC			
INSURANCE			
WATER/SEWER			
PROPERTY/TAXES			
<b><u>VEHICLE</u></b>			
AUTO PAYMENT #1			
AUTO PAYMENT #2			
INSURANCE			
GAS			
MAINTENANCE			
<b><u>DEBT</u></b>			
CREDIT CARD #1			
CREDIT CARD #2			
CREDIT CARD #3			
CREDIT CARD #4			
STUDEN LOANS			
LINE OF CREDIT			
ANY OTHER DEBT			
<b><u>CHILDREN</u></b>			
CHILDCARE			
CLOTHING			
EXTRA-CURRICULARS			
HAIRCUTS			
<b><u>HOME</u></b>			
TOILETRIES			
GROCERIES			

PHONE #1			
PHONE #2			
CABLE/SATELLITE			
INTERNET			
BIRTHDAY/HOLIDAY EXPENSES			
SAVINGS			
<b>EXTRAS</b>			
EATING OUT			
ENTERTAINMENT			
OTHER			
OTHER			
<b>TOTAL EXPENSES</b>			

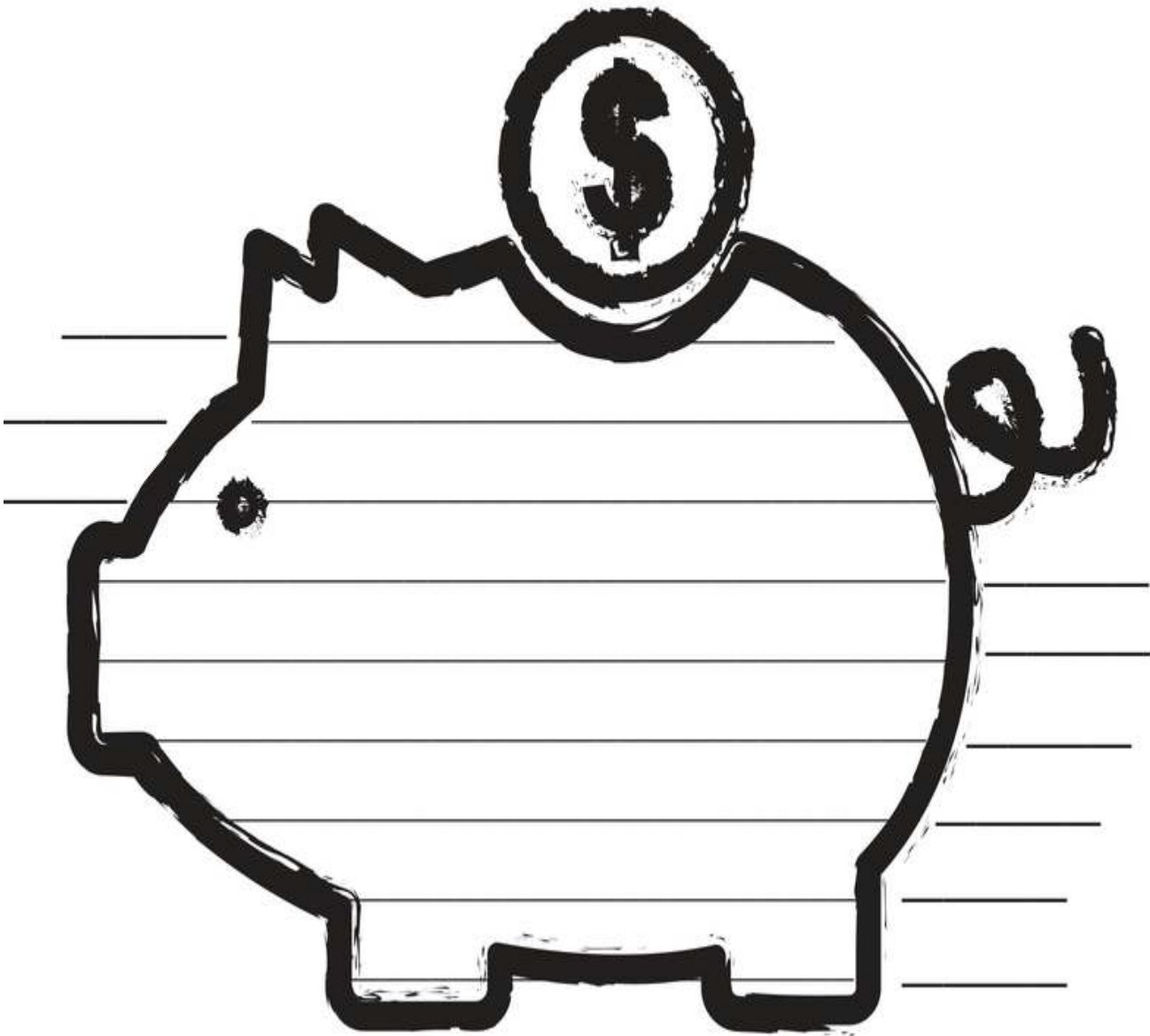
TOTAL INCOME	
TOTAL EXPENSES	
TOTAL (INCOME -EXPENSES)	

# SAVINGS TRACKER

Use this sheet to track your savings by writing increasing dollar amounts on the lines outside of the piggy bank all the way up to your total goal. Color the rising levels of the piggy bank as you save your money!

Money will be used for: \_\_\_\_\_

Goal is to save \$\_\_\_\_\_ by \_\_\_\_\_



# YOU MADE IT TO THE FINISH LINE!!!

*Now keep going....*

You have reached the end of the challenge. Congratulations! Now you need to decide how you will keep going to keep your spending in check. You can continue doing a complete spending freeze for however long you decide, or you can set up some new ground rules to curb your spending to avoid falling back into old habits.

Remember why you did this spending challenge in the first place. Hang on to that.

After 30 days of no spending, I saved \_\_\_\_\_.

Now that the challenge is done, I will continue to work towards financial freedom by applying the following changes to my spending habits and lifestyle:

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If I stay committed to these changes, I will hit my financial goals which are:

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No one else will reach your goals for you. Only you can decide how hard you are willing to fight for your dreams to become reality.

Be the BEST YOU everyday

You are ONE DAY closer to hitting your goals.

Keep crushin' it!

Decide today that this time will be different

You've got this.

**BELIEVE**

Dream, and then work to make it happen



This is YOUR moment



# Notes