

No-spend planner

Pause selected optional purchases while keeping essentials funded. Manual worksheet.

START DATE

END DATE (UP TO 31 DAYS)

PURPOSE / NEXT REVIEW

OPTIONAL CATEGORIES PAUSED

ESSENTIALS AND AGREED EXCEPTIONS

Write dates in the numbered boxes. Record purchases or a brief note; an essential purchase is not a failed day. Leave boxes beyond your trial unused.

Day 1 / date:	Day 2 / date:	Day 3 / date:	Day 4 / date:	Day 5 / date:	Day 6 / date:	Day 7 / date:
Day 8 / date:	Day 9 / date:	Day 10 / date:	Day 11 / date:	Day 12 / date:	Day 13 / date:	Day 14 / date:
Day 15 / date:	Day 16 / date:	Day 17 / date:	Day 18 / date:	Day 19 / date:	Day 20 / date:	Day 21 / date:
Day 22 / date:	Day 23 / date:	Day 24 / date:	Day 25 / date:	Day 26 / date:	Day 27 / date:	Day 28 / date:
Day 29 / date:	Day 30 / date:	Day 31 / date:				

ONE PATTERN TO REVIEW

NEXT CHECK-IN DATE

No-spend review

Compare the same categories and dates. Keep delayed spending visible. Manual USD worksheet.

BASELINE PERIOD

TRIAL PERIOD

FOLLOW-UP / RESTOCK DATE

Use actual amounts for the comparison. Mark pending figures. A spending difference does not prove the challenge caused it or that the money is free to transfer.

Comparable category	Baseline (\$)	Trial (\$)	Baseline minus trial (\$)	Reason / timing difference

EXTRA COSTS ELSEWHERE (\$)

DELAYED SPENDING STILL RESERVED (\$)

PROVISIONAL REMAINDER (\$)

Waiting-list item	Estimated cost (\$)	Still needed? / decision	Next date

Provisional remainder = comparison difference - extra costs - delayed spending reserved. Reconcile essentials and bills before assigning a positive remainder. A negative result stays visible.