

No-Spend Month

Intentions Worksheet

When will you go on a no-spend month?

Why are you participating in a no-spend month challenge? Think beyond simply wanting to save money. Why do you want to save money? What bigger financial goal do you have? What do you wish to get out of this challenge?

Look at your budget and identify expenses you plan to cut out. Calculate what you project to save after you've eliminated non-essentials expenses. How much will you save?

What will you do with those savings?

What bad spending habit do you have that can pose a challenge during your no-spend month?

What can you do to prevent this?

When the going gets tough, how will you hold yourself and each other accountable during this challenge?