

No-Spend November

One small action a day. Tick a box every evening. Both boxes count as a win.

MON	TUE	WED	THU	FRI	SAT	SUN
ESSENTIALS (ALLOWED) Rent, bills, groceries from a list, transport, health _____ _____		NOT THIS MONTH Takeaways, clothes, "on sale" anything, new subscriptions _____ _____		MY GREY AREAS Coffee out? Social plans? Gifts? Decide now. _____ _____		1 Write your rules Essentials, not allowed, grey areas ☐ ZERO ☐ ESSENTIALS
2 Check last month Add up October's extras ☐ ZERO ☐ ESSENTIALS	3 Unsubscribe from 10 Shop newsletters out ☐ ZERO ☐ ESSENTIALS	4 Remove saved cards Add a step before "buy" ☐ ZERO ☐ ESSENTIALS	5 Pantry check Cupboards + freezer ☐ ZERO ☐ ESSENTIALS	6 Free Friday night Film, games, friends ☐ ZERO ☐ ESSENTIALS	7 Start the wish list First "I want that" ☐ ZERO ☐ ESSENTIALS	8 Pantry meal plan 3 meals from what you have ☐ ZERO ☐ ESSENTIALS
9 Bring lunch Make it the night before ☐ ZERO ☐ ESSENTIALS	10 Cancel 1 subscription One you didn't use ☐ ZERO ☐ ESSENTIALS	11 Use a forgotten thing Candle, book, gift card ☐ ZERO ☐ ESSENTIALS	12 Coffee at home Your favourite cup ☐ ZERO ☐ ESSENTIALS	13 Free activity Library, park, museum ☐ ZERO ☐ ESSENTIALS	14 Money check #1 Move it to savings ☐ ZERO ☐ ESSENTIALS	15 Gift list + budget One idea + max per person ☐ ZERO ☐ ESSENTIALS
16 Sell one thing Clothes, gadget, furniture ☐ ZERO ☐ ESSENTIALS	17 Invite someone over Not out: in ☐ ZERO ☐ ESSENTIALS	18 Fix, don't replace Button, glue, clean ☐ ZERO ☐ ESSENTIALS	19 Read the wish list Cross out what's gone ☐ ZERO ☐ ESSENTIALS	20 Black Friday list Needs only + max price ☐ ZERO ☐ ESSENTIALS	21 Money check #2 Two weeks saved ☐ ZERO ☐ ESSENTIALS	22 Cook double One now, one frozen ☐ ZERO ☐ ESSENTIALS
23 Delete shop apps Until December 1 ☐ ZERO ☐ ESSENTIALS	24 Make a gift Bake, print, write ☐ ZERO ☐ ESSENTIALS	25 Tell someone "I'm only buying my list" ☐ ZERO ☐ ESSENTIALS	26 THANKSGIVING Plan the weekend Fill it with free plans ☐ ZERO ☐ ESSENTIALS	27 BLACK FRIDAY Black Friday: list only Then close the laptop ☐ ZERO ☐ ESSENTIALS	28 Money check #3 Count it, move it ☐ ZERO ☐ ESSENTIALS	29 Review the month Hardest? Didn't miss? ☐ ZERO ☐ ESSENTIALS
30 CYBER MONDAY Finish line Cyber Monday: off. Add it up. ☐ ZERO ☐ ESSENTIALS Finish line TOTAL I DIDN'T SPEND _____						

☐ Zero = nothing spent

☐ Essentials = only what's on my list (counts the same)

Slipped? Write it down. Miss once, never twice.

If it's not on my list, it goes on the wish list.

harder.pro/blog/no-spend-november

Not Now, Maybe Later

Every “I want that” goes here instead of the basket. Read it again on December 1.

My wish list Don't decide. Write it down.

ITEM	PRICE	DATE	WHY I WANT IT	DEC 1: STILL?
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N
				☐ Y ☐ N

Black Friday list

Needs only. By Nov 20.

ITEM	MAX PRICE	BOUGHT
		☐
		☐
		☐
		☐
		☐
		☐

Money I didn't spend

WEEK 1

WEEK 2

WEEK 3

WEEK 4

TOTAL

Compare each week with what you usually spend on extras (Day 2). Move the difference to savings on Days 14, 21 and 28.

The hardest moment was...

What triggered it?

What I didn't miss at all

Days I made it (zero or essentials)

One thing I'll keep doing in December

My next challenge