

30-DAY CHALLENGE · NOVEMBER 2026

30 No-Spend November

One small action a day. Mark a circle every evening. Both count as a win.

MON

TUE

WED

THU

FRI

SAT

SUN

Essentials

Rent, bills, groceries from a list, transport, health

Not this month

Takeaways, clothes, "on sale" anything

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 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