No Spend January

	OTAL SAVINGS: the filled in on 1/31
M T W T F S	MILESTONES:
MY PARAMETERS:	





HERE ARE EXAMPLE PARAMETERS THAT YOU COULD CONSIDER.
THIS CHALLENGE CAN LOOK DIFFERENT FROM PERSON TO
PERSON. THIS LIST OF ESSENTIALS ARE LIKELY EXPENSES THAT
ARE UNAVOIDABLE, WHILE THE NON-ESSENTIALS MAY BE
THINGS YOU CHOOSE TO ELIMINATE FOR THE MONTH.

ESSENTIALS

Rent/Mortgage
Utilities
Emergency Home/Car Repairs
Food

Gas
Gym Membership
Therapy
Birthday Gifts - But Get Creative

Clothes
Makeup
Subscriptions
Spa + Nail Salon Visits
Restaurants/Take Out/Coffee Shops

Furniture + Home Decor
Misc "Treat Yourself" Moments
Alcohol
Kid's Toys/Craft Kits
Random Outings

NON-ESSENTIALS

IDEAS FOR FREE FUN

Head to the Library for new books

Swap toys + board games with friends

Create a Pinterest Board of Items you are tempted to purchase (it's kind of feels like buying)
Host a spa night (for yourself or for friends) and use some of the good stuff you were gifted
Shop your closet (and use some of your extra time to consign items you no longer love)
Get creative with meals by shopping your pantry + freezer before the store

INSPIRING ACCOUNTS + RESOURCES