SpendWisely

No-spend challenge

Between paydays: essentials only, everything else waits.

Start date: _____ Payday: _____ Length: 7 / 14 / 30 days

My rules

Allowed: rent, bills, debt and BNPL payments, basic food, travel to work, medicine

Not allowed: takeaways, coffees out, clothes, gadgets, new subscriptions

Grey areas (decide now): _____

Slip-up? Log it and carry on. Don't quit.

Tick off each day

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

Wait list (still want it after the challenge? Buy it then.)

Item	Price	Date added	Still want it?

Result

Normal spend on non-essentials for this period: £_____

Actually spent: £_____ Saved: £_____

Where the saving goes (buffer / a bill / next month): _____

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Free debt help: StepChange, National Debtline, MoneyHelper. 30-day cashflow forecast: spendwisely.ai