GoalTodo

Buy less: a no-spend weekend, then a week, a month and six months

Buy less

10 weeks · Mon, Nov 30 → Sun, Feb 7

Week by week

Tick a box each time you do a session.

Nov 30–Dec 6
Week 1

A weekend buying nothing

Get ready

- [ ] Write your essentials list: what you can still pay for on a no-spend day. Rent or mortgage, bills, groceries, medicine, fuel or fares, insurance and debt repayments
  15 min
- [ ] Go through last month's bank statement and mark every buy that wasn't on your essentials list. Next to each, note where you were and how you felt, if you remember
  30 min
- [ ] Plan the weekend: groceries bought before Saturday, and two free things to do, such as a walk, a library visit or a meal with friends at home
  15 min
- [ ] No-spend day: buy nothing that isn't on your essentials list
  all day

Done when: A whole Saturday and Sunday with nothing bought that isn't on your essentials list

Sticking point: Free time with nothing planned is when browsing starts. Fill the weekend with the two free plans you made before it begins, and keep the shopping sites closed.

Dec 7–13
Week 2

Cut the triggers, and start a wait list

Get ready

- [ ] Unsubscribe from the marketing emails and texts of the shops you buy from most. Start with the ones that turned up on last month's statement
  20 min
- [ ] Delete the shopping apps you buy from on impulse, and remove saved card details from shopping sites, so every buy means typing your card in
  20 min
- [ ] Start a wait list on paper or in your phone's notes. When you want something that isn't on your essentials list, write down what it is, the price and today's date, and wait at least 24 hours before you decide
  2 min

Done when: The marketing emails from your top shops are gone, no card is saved on a shopping site, and every non-essential buy this week waited 24 hours on your wait list first

Sticking point: A sale email that says "ends tonight" arrives on day 2. A discount on something you hadn't planned to buy isn't a saving. Put it on the wait list: if the deal is gone in 24 hours, the spend is too.

Dec 14–20
Week 3

Subscriptions, and one no-spend weekday

Look closer

- [ ] List every subscription you know you pay for: streaming, boxes, memberships, apps, cloud storage. Then go through your last three months of bank and card statements for any charges you don't recognise
  30 min
- [ ] Cancel every subscription you no longer use, or use too rarely to be worth the price. Write down the ones you keep and the date each renews
  30 min
- [ ] One no-spend weekday: buy nothing that isn't on your essentials list, from waking up to bedtime
  all day
- [ ] Each time you want to buy something this week, write it on your wait list with how you were feeling: bored, stressed, tired, low or happy
  2 min

Done when: Every subscription is listed, the ones you don't use are cancelled, and you've had one full weekday buying nothing outside your essentials list

Sticking point: A charge you don't recognise. If you can't work out what it is, ask your bank or card provider. A charge you didn't know about is usually one you don't need.

Dec 21–27
Week 4

One week buying nothing

Stretch

- [ ] Before Monday, check your essentials: groceries for the first few days, fares or fuel, and any bill due this week
  15 min
- [ ] No-spend day: buy nothing that isn't on your essentials list. Anything you want goes on the wait list
  all day
- [ ] Sunday look back: what did you want this week, and is it still on your wait list or already forgotten?
  15 min

Done when: Seven no-spend days with nothing bought that isn't on your essentials list, and a day added at the end for any slip

Sticking point: Running out of something mid-week. If it's on your essentials list, buy it, and only that. If it isn't, see whether you can manage without it, use something you already have, or borrow it until the week ends.

Dec 28–Jan 3
Week 5

Plan your no-spend month

Stretch

- [ ] Write the month's rules on one page: your essentials list, the start date next Monday and the end date four weeks later, and what counts as an exception, such as a broken boiler or a car repair
  20 min
- [ ] Decide how an exception gets paid: from your savings or emergency fund, not from a credit card. If you have no savings yet, write that down as the first thing the month's spare money goes to
  15 min
- [ ] List anything you think you'll need in the month that isn't an essential. For each one ask: do I already own it, can I borrow or share it, can I repair the old one, or can I buy it second-hand later?
  20 min
- [ ] Ask a friend or someone you live with to join you, or at least tell them, and pick a small reward for the end of the month
  10 min
- [ ] Go through your wait list. Cross off what you no longer want, and leave the rest
  10 min

Done when: Your no-spend month has a start date, written rules with exceptions, a reward, and someone who knows you're doing it

Sticking point: Making the rules so strict there's no room for life. Birthdays and repairs still happen. Decide now how you'll handle them, so one surprise doesn't end the month.

Jan 4–10
Week 6

Month, week 1: free things for the danger times

No-spend month

- [ ] [ ] [ ] [ ] [ ] [ ] [ ] No-spend day: buy nothing that isn't on your essentials list
  all day
- [ ] Look at the feelings on your wait list. For the times you shop most, such as tired evenings or bored weekends, write down one free thing to do instead
  15 min
- [ ] Sunday look back: any slips, what's on your wait list, and how much you didn't spend
  15 min

Done when: Seven no-spend days, and a free plan written for each of your usual shopping times

Sticking point: Shopping to feel better after a hard day. Notice the feeling, write it next to the item on your wait list, and do the free thing you planned. The urge usually passes before the 24 hours are up.

Jan 11–17
Week 7

Month, week 2: fix what you have

No-spend month

- [ ] No-spend day: buy nothing that isn't on your essentials list
  all day
- [ ] Repair, mend or clean one thing you were going to replace: a loose button, a wobbly chair, a pair of shoes
  30 min
- [ ] Sunday look back: any slips, what's on your wait list, and how much you didn't spend
  15 min

Done when: Fourteen no-spend days, any slips written down, and one thing repaired instead of replaced

Sticking point: A slip: you bought something without thinking. One slip doesn't end the month. Write down what happened and when, add a day to the end of the month, and carry on tomorrow.

Jan 18–24
Week 8

Month, week 3: borrow before you buy

No-spend month

- [ ] No-spend day: buy nothing that isn't on your essentials list
  all day
- [ ] Borrow or share one thing you'd normally buy, for free: a book from the library, a tool from a neighbour, an outfit from a friend
  20 min
- [ ] Sunday look back: any slips, what's on your wait list, and how much you didn't spend
  15 min

Done when: Twenty-one no-spend days, and one thing borrowed or shared instead of bought

Sticking point: The novelty has worn off and the end feels far away. Read back through your wait list: many of the things you wanted in week 1 are already crossed off.

Jan 25–31
Week 9

Month, week 4: finish the month

No-spend month

- [ ] No-spend day: buy nothing that isn't on your essentials list
  all day
- [ ] Add up roughly what you didn't spend, using last month's statement as a guide. Keep back enough for essentials, bills still to come and minimum debt payments, then move what's spare to savings, your emergency fund or a card balance
  20 min
- [ ] Have the small reward you planned

Done when: Twenty-eight no-spend days, with a day added at the end for each slip, and the spare money moved to a goal

Sticking point: Planning a big shop for the day after. Spending it all at once is the common way a no-spend month undoes itself. Next week's planned-buying list is how you avoid it.

Feb 1–7
Week 10

Write your planned-buying list

Buy to plan

- [ ] Go through your wait list. Cross off anything you've stopped wanting. For each thing left, ask whether you could borrow it, repair what you have, or buy it second-hand
  20 min
- [ ] Write your planned-buying list for the next four weeks, starting today: each non-essential you'll buy, with an amount that fits your budget
  20 min
- [ ] Write your rule for the next six months: essentials and what's on the list. Anything else goes on the wait list for at least 24 hours and, if you still want it, onto next month's list
  10 min
- [ ] Buy only what's on your essentials list or your planned-buying list
  all day

Done when: Your planned-buying list for the next four weeks and your rule are written down, and every buy this week was on one of your two lists

Sticking point: Putting everything from the wait list on your first list at once. Pick what you still want most and what fits your budget. The rest can wait for another month.

Milestones

Sun, Dec 6	A weekend buying nothing
Tue, Dec 29	A no-spend week done
Sun, Feb 7	A no-spend month done
Mon, Mar 29	Two months buying only what you planned
Fri, Aug 6	Six months buying only what you planned

How the plan works

The plan follows the four steps on your goal board: a weekend buying nothing, a week buying nothing, a month buying nothing, then six months buying only what you planned.

"Buying nothing" means nothing beyond your essentials. In week 1 you write an essentials list: rent or mortgage, bills, groceries, medicine, fuel or fares, insurance and debt repayments. Those carry on as normal. Everything else waits. A no-spend challenge is about the extras, never about going without food, medicine or a bill.

Each stretch gets a little longer, and the weeks between get you ready. You cut the emails and saved cards that make buying easy, cancel subscriptions you don't use, and start a wait list: anything you want goes on it for at least 24 hours before you decide. The month itself has one small task a week, such as repairing something or borrowing instead of buying.

Then you buy to a plan. After the month you write a planned-buying list for each month, from your wait list and your budget. For six months you buy essentials and what's on the list, and anything else waits.

The plan counts a month as four weeks, so the no-spend month is 28 days. The milestones are set so either level reaches them: the no-spend week by day 30, the month by day 70, and six months of planned buying by day 250.

This plan is education, not advice. It never tells you which shop, bank, app or product to use.

Which level to pick

▪ I've never done a no-spend challenge: you've never gone a week buying only essentials, or you often buy things you hadn't planned to. You get three weeks of preparation before the no-spend week, and your month ends in week 9.

▪ I've done a no-spend stretch before: you've done a no-spend week or month before, or you already keep a wait list. The same steps, quicker, plus working out why the last attempt stopped. Your month ends in week 7.

If you're not sure, pick the first level. The extra weeks cut the triggers before the longer stretches, which makes them easier to keep.

Before you start

It's worth talking to a debt adviser first if any of these sound like you:

▪ you can't cover your essentials and the minimum payments on your debts from your pay

▪ you're behind on rent, mortgage, energy or other bills

▪ you're borrowing, or using a credit card, to pay for groceries and bills, or to pay other debts

▪ debt is worrying you enough to affect your sleep, health or relationships

Buying less helps, but it can't close a gap like that on its own. Where to start:

▪ UK: GOV.UK's list of free debt advice services (https://www.gov.uk/debt-advice), for free, confidential and independent advice.

▪ Canada: the Financial Consumer Agency of Canada's guide to getting help with debt (https://www.canada.ca/en/financial-consumer-agency/services/debt/debt-help.html). Both not-for-profit and for-profit agencies offer credit counselling, so ask what it costs, including whether the first meeting is free, before you agree to anything.

▪ US: a non-profit credit counselling agency, which you can find through the NFCC (https://www.nfcc.org/). Ask about any fees before you sign up.

▪ Australia: a financial counsellor through the National Debt Helpline (https://ndh.org.au/), 1800 007 007.

Wherever you are, check what a service charges before you commit.

If shopping feels out of your control, such as buying to cope with how you feel and then feeling worse, or spending that's causing you serious distress or money trouble, talk to your doctor or a mental health professional as well. A challenge like this one can sit alongside that help, but it isn't a replacement for it.

If you have card debt, the Pay off a credit card plan works alongside this one: stop adding to the card there, and put what you don't spend here towards it. If you don't have a budget yet, the Keep a budget plan gives your planned-buying list its numbers.

What you'll need

- An essentials list, written in week 1, on paper or in your phone's notes.
- A wait list in the same place: the item, the price, the date and how you felt when you wanted it.
- Last month's bank and card statements, to see what you buy beyond essentials, and three months of them to find every subscription.
- A calendar with the start and end of each stretch, and the date each subscription you keep renews.
- Someone to do it with, or at least someone who knows. Doing it with a friend or the people you live with makes it easier to keep going.
- Some savings, if you can, for the surprise costs that come up in a month. The Build an emergency fund plan helps you start one.

Using the wait list

The wait list is the habit that lasts after the challenge. When you want something that isn't an essential:

1. Write it down with the price, the date and how you were feeling: bored, stressed, tired, low or happy.
2. Wait at least 24 hours. For something expensive, you can wait longer.
3. Ask before you buy: do I need it, want it, or can I afford it? Do I already own something that does the job? Could I borrow, rent or share it, repair the one I have, or buy it second-hand?
4. During a no-spend stretch, anything you still want goes on next month's planned-buying list, not into your basket.

Many things drop off the list on their own. That's the point: an urge that passes in a day was rarely worth the money. Look at the feelings you've written down. If most buys come when you're bored or stressed, those are the times to plan something free.

Common mistakes

- Cutting essentials. Groceries, medicine and bills are not part of the challenge. Going without them isn't buying less, it's a problem to get help with.
- Treating a sale as a saving. A discount on something you hadn't planned to buy is still a spend. Unsubscribing from sale emails removes most of these.
- No room for surprises. Unexpected costs can come up. Decide in advance that it comes from savings, not a card, and that it doesn't end the challenge.
- Going it alone. A friend doing the same thing helps you keep to it and gives you someone to do free things with.
- Shopping to change how you feel. Notice the feeling, write it on the wait list, and do something else first.
- A big shop once it's over. Spending it all afterwards is an easy way for a no-spend month to undo itself. The planned-buying list is the way out.
- Forgetting what renews. Subscriptions and free trials keep charging after you've stopped using them. Check your statements every month.

Keeping it up to six months

After the last week there are no new weekly tasks. Keep four habits going:

- Every day: buy only what's on your essentials list or your planned-buying list. Anything else goes on the wait list.
- Once a week, if it helps: one no-spend day. It keeps the muscle you built in the no-spend month.
- Every Sunday: ten minutes on your wait list, crossing off what you no longer want.
- Every month: write next month's planned-buying list from the wait list and your budget, and check your statement for new subscriptions or charges you don't recognise. Unsubscribe again from any new marketing emails.

Put what you don't spend to work. Once essentials, upcoming bills and minimum debt payments are covered, move it to savings, your emergency fund or a card balance, so it's there for a goal rather than sitting in your account to be spent.

If you go off plan for a week or a month, it isn't the end. Look at what got bought and why, and write next month's list. If it keeps happening because shopping feels out of your control, or because there isn't enough to cover the essentials, see Before you start.

If you fall behind

Missed 1 week: If you missed a preparation week, do its tasks alongside this week's. If you missed days in a no-spend stretch, don't start over: add the missed days to the end, so the stretch still adds up to a full weekend, week or 28 days.

Missed 2 weeks: Go back one week and pick up from there. If you were in the no-spend month, start it again from its first week, with the same rules, and tell the person doing it with you.

Missed 4 weeks: Start again at the no-spend week of your level. Before you do, check that the marketing emails, saved cards and subscriptions you cut haven't come back.

Missed 8 or more weeks: Start again at week 1. If you finished a no-spend week or month before you stopped, choose "I've done a no-spend stretch before"; if not, start again at week 1 of the level you began with. Either way, write down what made you stop first. If you stopped because there wasn't enough money for the essentials, contact free debt advice. If you stopped because you couldn't stop buying, talk to your doctor.

Sources

Boston University Questrom School of Business
`https://insights.bu.edu/should-you-try-a-no-spend-month/`
“Throughout a no-spend month, individuals refrain from spending money on anything except essential expenses such as rent/mortgage, gas, insurance, etc.”

Boston University Questrom School of Business
`https://insights.bu.edu/should-you-try-a-no-spend-month/`
“The funds that would have been used for non-essentials are redirected towards achieving a long-term financial goal.”

Boston University Questrom School of Business
`https://insights.bu.edu/should-you-try-a-no-spend-month/`
“While some find that this challenge leads to impulsive spending afterward, success within this challenge involves setting clear goals and rules for yourself, finding alternative activities to avoid feeling deprived, and regularly evaluating spending habits throughout the month.”

Tennessee Tech University
https://www.tntech.edu/nsfp/beakspeak/no-spend-challenge.php
“Bringing friends into the challenge can help hold you accountable to achieving your goal.”

Tennessee Tech University
https://www.tntech.edu/nsfp/beakspeak/no-spend-challenge.php
“You can plan for these exceptions by setting aside a portion of money called an emergency fund.”

Tennessee Tech University
https://www.tntech.edu/nsfp/beakspeak/no-spend-challenge.php
“Planning a small reward at the end of the “no spend month” will give you something to look forward to.”

University of Arkansas Cooperative Extension Service
https://www.uaex.uada.edu/counties/carroll/torries-top-tips-blog/posts/budgeting_challenge.aspx
“When deciding to spend money on impulse, non-essential, or expensive items, take 24 hours to think about the purchase and decide whether you really need, want, or can afford it.”

University of Arkansas Cooperative Extension Service
https://www.uaex.uada.edu/counties/carroll/torries-top-tips-blog/posts/budgeting_challenge.aspx
“Set aside one day a week that you don’t spend any money.”

Utah State University Extension
https://extension.usu.edu/finance/faq/stop-impulse-buying-dead-in-its-tracks
“Delete apps and unsubscribe from emails of companies you are most susceptible to impulse buying.”

Utah State University Extension
https://extension.usu.edu/finance/faq/stop-impulse-buying-dead-in-its-tracks
“Make it so that you have to physically input payment information before making the purchase.”

Utah State University Extension
https://extension.usu.edu/finance/faq/stop-impulse-buying-dead-in-its-tracks
“Have a list and go directly to where those items would be found in the store.”

Iowa State University Office of Student Financial Success
https://www.financialsuccess.iastate.edu/2023/12/01/are-your-subscriptions-draining-your-bank-account/
“With how many programs require subscriptions, it is super easy to forget what subscriptions you may have, and you can even end up paying for programs you are no longer using.”

Iowa State University Office of Student Financial Success
https://www.financialsuccess.iastate.edu/2023/12/01/are-your-subscriptions-draining-your-bank-account/
“Once you have gone through what you know, look through your bank statements for any charges you may not be aware of.”

Iowa State University Office of Student Financial Success
https://www.financialsuccess.iastate.edu/2023/12/01/are-your-subscriptions-draining-your-bank-account/
“If you don’t even know you’re being charged for it, it’s likely you don’t need it, and you can cancel it.”

US Environmental Protection Agency
https://www.epa.gov/recycle/think-green-you-shop-text-only
“Borrow, rent, or share items that are used infrequently, like party decorations, tools, or furniture.”

US Environmental Protection Agency
https://www.epa.gov/recycle/think-green-you-shop-text-only

"Maintain and repair things you already own, like clothing, furniture, and appliances, so they won't have to be thrown out and replaced as frequently."

US Environmental Protection Agency
https://www.epa.gov/recycle/think-green-you-shop-text-only
"Used items are often less expensive and just as good as new."

Marine Avenue Medical Centre (NHS)
https://www.marineavenuemc-whitleybay.nhs.uk/news/emotional-spending-understanding-the-link-between-shopping-and-wellbeing
"Whether it's stress, boredom, sadness, or even happiness, these emotional triggers can lead to impulsive decisions that provide temporary relief — but often leave regret in their wake."

Marine Avenue Medical Centre (NHS)
https://www.marineavenuemc-whitleybay.nhs.uk/news/emotional-spending-understanding-the-link-between-shopping-and-wellbeing
"Keep a journal of your purchases and note your mood at the time."

Marine Avenue Medical Centre (NHS)
https://www.marineavenuemc-whitleybay.nhs.uk/news/emotional-spending-understanding-the-link-between-shopping-and-wellbeing
"If spending is causing serious distress or financial harm, consider speaking to a mental health professional or financial advisor."

GOV.UK
https://www.gov.uk/debt-advice
"Get free, confidential and independent advice on dealing with debt problems."

This plan online	https://goaltodo.com/buy-less
Reach it with others on Welang	https://welang.com/goals/buy-less
Reach it on your own in HourLife	https://www.hourlife.com