



BALLER BUDGETING

The Baller No-Spend Challenge

Seven, fourteen, or thirty days of intentional spending

INSIDE

1. How To Use This Planner
2. My No-Spend Rules
3. 7-Day No-Spend Challenge
4. 14-Day No-Spend Challenge
5. 30-Day No-Spend Calendar
6. Daily No-Spend Tracker
7. Money Saved Tracker
8. Reflection Pages
9. License & Terms

How To Use This Planner

HOW TO USE THIS PAGE

Read this first.

Print what you need

Every page is US Letter (8.5 x 11 inches) and designed to print in black and white. Print single pages as you need them, or print the whole planner and put it in a three-ring binder.

Start with one page

You do not need to use every worksheet. Pick the one page that matches what is hardest right now, use it for a month, then add another.

Write in pencil

Budgets change. Pencil makes it easier to adjust without starting a page over.

Review on a schedule

Put a recurring 20-minute money review on your calendar. The review pages in this planner are built for that time slot.

Pair it with the free tools

The free calculators at ballerbudgeting.com can do the math; these pages are where you keep the results and track what actually happens.

Educational use only

These worksheets are general educational tools. They are not financial, tax, legal, or credit advice, and no result is guaranteed. Consider speaking with a qualified professional about your situation.

My No-Spend Rules

HOW TO USE THIS PAGE

Write your rules before you start. Clear rules prevent arguments and quiet exceptions.

Challenge length	
Always allowed (needs)	
Off-limits	
Exceptions we agreed on	
Who is doing this with me	
Where the saved money goes	

7-Day No-Spend Challenge

HOW TO USE THIS PAGE

Choose the categories that are off-limits for one week. Mark each day you stick to the rules.

Start date _____

Off-limits categories _____

Day	Off-limits kept?	Temptation	What I did instead	Money not spent

14-Day No-Spend Challenge

HOW TO USE THIS PAGE

Two weeks is long enough to notice habits. Track each day and what triggered spending urges.

Start date

Off-limits categories

Day	Kept?	Trigger	Alternative	Saved