

No-Spend Challenge | ThriftySingleMom

A practical 30-day no-spend challenge for single-parent households. Choose categories that are non-essential, keep essentials funded, and record what happens.

How to use: Select a realistic challenge. Keep rent, utilities, food, medicine, transportation, and required child expenses funded. This is not a deprivation challenge.

Choose your challenge

- ☐ No takeout for 14 days
- ☐ No impulse online purchases for 30 days
- ☐ No extra convenience-store spending this week
- ☐ No paid entertainment for 7 days
- ☐ Category challenge: _____

Define essentials first

- ☐ Housing and utilities
- ☐ Groceries and household basics
- ☐ Transportation to work, school, or appointments
- ☐ Medicine and health needs
- ☐ Required school or child expenses

30-day tracker

Day	Challenge kept?	What helped?	Amount redirected
1	☐ Yes ☐ No		\$
2	☐ Yes ☐ No		\$
3	☐ Yes ☐ No		\$
4	☐ Yes ☐ No		\$
5	☐ Yes ☐ No		\$
6	☐ Yes ☐ No		\$
7	☐ Yes ☐ No		\$
8	☐ Yes ☐ No		\$
9	☐ Yes ☐ No		\$
10	☐ Yes ☐ No		\$

11	☐ Yes ☐ No		\$
12	☐ Yes ☐ No		\$
13	☐ Yes ☐ No		\$
14	☐ Yes ☐ No		\$
15	☐ Yes ☐ No		\$

Day	Challenge kept?	What helped?	Amount redirected
16	☐ Yes ☐ No		\$
17	☐ Yes ☐ No		\$
18	☐ Yes ☐ No		\$
19	☐ Yes ☐ No		\$
20	☐ Yes ☐ No		\$
21	☐ Yes ☐ No		\$
22	☐ Yes ☐ No		\$
23	☐ Yes ☐ No		\$
24	☐ Yes ☐ No		\$
25	☐ Yes ☐ No		\$
26	☐ Yes ☐ No		\$
27	☐ Yes ☐ No		\$
28	☐ Yes ☐ No		\$
29	☐ Yes ☐ No		\$
30	☐ Yes ☐ No		\$

Review

Total redirected: \$ _____

What worked: _____

What I will change next time: _____

Educational worksheet from ThriftySingleMom Editorial. Adapt the worksheet to your household. Government-program rules, financial products, prices, and deadlines can change; verify current details with the relevant official agency or provider.