Oak & Cents

No Spend Month Tracker

Color every day you spend nothing extra.

Month _____

No spend goal _____ days

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				

Days with no spending

_____ out of _____ days

Shorter month? Skip the boxes you don't need.

My rules this month

Still OK	Not this month
Bills and debt payments	Takeout and coffee runs
Groceries from my list	Online shopping
Gas for work	

How it works

1. **Set your rules**
   Write what is still OK and what is off for the month.
2. **Color each no spend day**
   At night, color the day if you bought nothing outside your rules.
3. **Count them up**
   At the end of the month, write your total in the box.