

SMART GIRL LIVING

30-Day No-Spend Challenge

Free Printable Tracker — 2026 Edition

RESET YOUR SPENDING. BUILD YOUR SAVINGS.

START DATE

END DATE

MY SAVINGS GOAL (\$)

WHAT I'M SAVING FOR

ACCOUNTABILITY PARTNER

MY REWARD WHEN DONE

- No dining out or takeout
- No online shopping
- No impulse purchases
- Necessities only
- Debit/cash only
- Meal plan every week

SPENDING RULES

✓ ALLOWED EXPENSES

- ✓ Rent / mortgage
- ✓ Utilities & internet
- ✓ Groceries (basics only)
- ✓ Transportation to work
- ✓ Medications & medical
- ✓ Minimum debt payments
- ✓ Childcare & pet food

✗ NOT ALLOWED

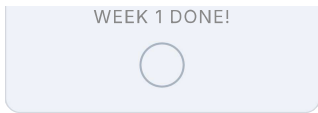
- ✗ Dining out & takeout
- ✗ Online shopping
- ✗ Coffee shops
- ✗ Non-essential subscriptions
- ✗ Entertainment spending
- ✗ Clothing & accessories
- ✗ Impulse purchases of any kind

DAILY TRACKER — CHECK EACH NO-SPEND DAY

1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9 <input type="checkbox"/>	10 <input type="checkbox"/>
11 <input type="checkbox"/>	12 <input type="checkbox"/>	13 <input type="checkbox"/>	14 <input type="checkbox"/>	15 <input type="checkbox"/>	16 <input type="checkbox"/>	17 <input type="checkbox"/>	18 <input type="checkbox"/>	19 <input type="checkbox"/>	20 <input type="checkbox"/>
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MILESTONE CHECK-INS

Day 7	Day 14	Day 21	Day 30
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WEEKLY SAVINGS TRACKER

Week 1	Days 1-7	Amount Saved:
Week 2	Days 8-14	Amount Saved:
Week 3	Days 15-21	Amount Saved:
Week 4	Days 22-30	Amount Saved:
TOTAL SAVED	30 Days	Grand Total:

SLIP-UP LOG (HONEST TRACKING)

Day #	What I Bought	Amount (\$)	Why / What I Learned

END OF MONTH REFLECTION

Total amount saved this month (\$)	Where I'm putting the savings
Biggest temptation I overcame	Habit I'm keeping after the challenge
What surprised me most	My next money goal