FREE PRINTABLE

No-Spend November 2026

Keep paying for what you already owe, and pause the optional extras for 30 days. Each night, check the circle on a no-spend day (or put an X if you spent on something off your list), and jot down what you didn't spend in the $ line.

MY GOAL	I'M SAVING FOR	SAVINGS TARGET
I'll aim for _____ no-spend days this month		$

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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 ○ Thanksgiving $	27 ○ Black Friday $	28 ○ $
29 ○ $	30 ○ Cyber Monday $					

○ no-spend day ⊗ spent outside my rules **$** money I didn't spend that day (estimate is fine) Tip: mark paydays with a star.

My rules

Allowed essentials. Check what stays on, and add your own.

- ☐ Rent or mortgage
- ☐ Utilities, phone, internet
- ☐ Groceries (from a list)
- ☐ Gas, transit, parking for work
- ☐ Medicine and doctor visits
- ☐ Minimum debt payments
- ☐ Insurance
- ☐ _____
- ☐ _____
- ☐ _____

Planned exceptions (with a dollar cap):

_____

_____

Savings tally

Add up each week's $ lines on Sunday night.

Week	No-spend days	Not spent	Running total
Example	5 / 7	$62	$62
Week 1 Nov 1–7	/ 7	$	$
Week 2 Nov 8–14	/ 7	$	$
Week 3 Nov 15–21	/ 7	$	$
Week 4 Nov 22–28	/ 7	$	$
Week 5 Nov 29–30	/ 2	$	$
November total	**/ 30**	**$**	

Urge log

When you want to buy something that's off your list, write it here first. Wait a day before deciding.

Date	What I wanted	Cost	What I did instead
Nov 4	Running shoes on sale	$89	Kept my old pair; added them to my December list
Total I didn't spend on urges		**$**	

Weekly check-in

Five minutes every Sunday. Be honest, not hard on yourself.

Week 1 Nov 1–7
No-spend days: ___ / 7
Hardest moment:

One win:

Week 2 Nov 8–14
No-spend days: ___ / 7
Hardest moment:

One win:

Week 3 Nov 15–21
No-spend days: ___ / 7
Hardest moment:

One win:

Week 4 Nov 22–28
No-spend days: ___ / 7
Hardest moment:

One win:

Week 5 Nov 29–30
No-spend days: ___ / 2
Hardest moment:

One win:

Where the savings go

Move it before December 1, so it doesn't drift back into spending.

Total I didn't spend in November

$

- ☐ Emergency fund $_____
- ☐ Holiday gifts fund $_____
- ☐ Extra payment on debt $_____
- ☐ Other: _____ $_____

Transfer date: _____ ☐ **Done**

What surprised me this month:

One habit I'm keeping in December:

Slipped up a few times? That's normal. Every day you checked is still money that stayed in your account.