No Buy Challenge

Challenge preparation checklist

Fifteen short steps to prepare any no-buy or no-spend challenge: categories, length, rules, calendar, triggers and check-ins.

Challenge: _____ Start date: _____ End date: _____

- [ ] Choose one to three categories (or kinds of spending) to pause
- [ ] Choose a length: 1 day, 7 days, 30 days, a calendar month, 90 days or a year
- [ ] Write the start and end dates
- [ ] List what is always allowed (essentials first)
- [ ] Write a replacement rule for things that run out or break
- [ ] List the exceptions you can already see coming (gifts, work, travel)
- [ ] Check the calendar for birthdays, events, sales and paydays
- [ ] List bill due dates so nothing required is missed
- [ ] Do a ten-minute inventory of one paused category
- [ ] Decide where wants will go (a pause list with reconsider dates)
- [ ] Reduce one or two easy triggers (an app, emails, saved card details)
- [ ] Plan meals for the first week if takeout is paused
- [ ] Pick a weekly check-in time
- [ ] Decide whether to tell a trusted person — or keep it private
- [ ] Write one sentence about why you are doing this

Always allowed — essentials are never part of the challenge

Groceries and basic household supplies · Medicine, health care and prescriptions · Rent or mortgage, utilities and phone · Transport I need for work, school or care · Required bill and minimum debt payments · Necessary repairs and replacements · Things I need for accessibility, work or safety