

Rules, replacements and exceptions worksheet

Write what is paused, what is always allowed, your replacement rule and planned exceptions — with a completed example page.

Plan name: _____

From: _____

To: _____

Paused

Categories or items I am not buying — name them specifically.

Always allowed

Essentials first. Buying these means I followed my plan.

Replacement rule

When a paused item may be replaced: used up, broken, outgrown, required — and nothing I own works.

Planned exceptions

Gifts, work, travel, accessibility, changing circumstances.

Why I am doing this

One sentence, just for me.

If a rule stops working

Write the new rule, the date it starts and why. Days already logged keep the rule they were logged under.

My no-buy month (completed example)

Calendar month, November 1–30 · weekly check-in on Sundays

Paused

New clothes and shoes · home decor and storage boxes · online impulse shopping

Always allowed

Groceries · medicine and health care · rent, utilities, phone · bus pass · minimum payments · necessary repairs · my child's school needs

Replacement rule

Clothes or shoes only when worn out, no longer fitting, or required for work — and nothing I own works.

Planned exceptions

My sister's birthday gift (planned, set budget) · anything my circumstances make necessary, after I update the rules

Why I am doing this

Use what I already own and notice what I actually miss.
