

Start date: _____ End date: _____ My savings goal: \$_____

1. Why I'm doing a low-buy year

2. My rules

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

3. Allowed buys (planned)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

Rule ideas: one in, one out · 30-day wait list for wants · use up before restocking · no shopping apps on my phone
Allowed-buy ideas: groceries · toiletries when empty · planned gifts · replacements for broken essentials

4. My 30-day wait list (write it down, wait, then decide)

ITEM	PRICE	DATE ADDED	STILL WANT IT?
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No

2027 Money-Saved Log

Track each month: did I follow my rules, and what did I keep?

MONTH	SPENDING CAP \$	SPENT ON WANTS \$	SAVED / NOT SPENT \$	RULES KEPT?	WIN OR LESSON THIS MONTH
January				Y / N	
February				Y / N	
March				Y / N	
April				Y / N	
May				Y / N	
June				Y / N	
July				Y / N	
August				Y / N	
September				Y / N	
October				Y / N	
November				Y / N	
December				Y / N	

Total saved in 2027: \$_____ Where it went: savings • debt • sinking funds

Saved = your usual monthly spending on wants minus what you actually spent. Move it out of checking the same day.