

No-Spend November 2026

30 days, Sun Nov 1 – Mon Nov 30. Color in every no-spend day.

My goal for the month: \$_____ It goes to: savings · debt · holiday fund

1. My 30-day no-spend calendar

SUN	MON	TUE	WED	THU	FRI	SAT
1 ☐	2 ☐	3 ☐	4 ☐	5 ☐	6 ☐	7 ☐
Clocks fall back \$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
8 ☐	9 ☐	10 ☐	11 ☐	12 ☐	13 ☐	14 ☐
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
15 ☐	16 ☐	17 ☐	18 ☐	19 ☐	20 ☐	21 ☐
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
22 ☐	23 ☐	24 ☐	25 ☐	26 ☐	27 ☐	28 ☐
\$ _____	\$ _____	\$ _____	\$ _____	Thanksgiving	Black Friday	\$ _____
29 ☐	30 ☐					
\$ _____	Cyber Monday					

Fill the circle on every day you buy nothing outside your essentials list. Write any spending in the \$ line.

2. My rules

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

3. Essentials I can still buy

- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

4. Urge log (write it down instead of buying it)

DATE	WHAT I WANTED	PRICE \$	STILL WANT IT DEC 1?
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No
			Yes No

5. Weekly check-in

WEEK	NO-SPEND DAYS	SPENT ON WANTS \$	KEPT / SAVED \$	WIN OR LESSON
Nov 1–7				
Nov 8–14				
Nov 15–21				
Nov 22–28				
Nov 29–30				

No-spend days: ____ / 30 Total kept in November: \$_____

Move what you kept to savings or debt the same day, before Black Friday (Nov 27) and Cyber Monday (Nov 30).