



WEEK 4

NO SPEND CHALLENGE

Celebrate Wins & Set Future Goals

NO SPEND CHALLENGE

Congratulations on reaching the final week of the No-Spend Financial Wellness Challenge! You've made incredible strides in building mindful money habits, reducing unnecessary spending, and saving for your financial goals.

Take time to look ahead and focus on planning for the future. The habits you've built over the last few weeks have laid a strong foundation, and now it's time to look ahead and set yourself up for long-term financial success.

- **Reflect on Your Journey.** Take a moment to reflect on your journey during the No Spend Challenge. **Use the No Spend Challenge Reflection (attached) your progress, celebrate your achievements, and recognize how far you've come!**
- **Keep the Momentum Going.** Identify the habits you want to carry forward—like meal planning, no-spend days, or tracking your expenses. These strategies will help you stay on track and maintain the progress you've made.
- **Create a Sustainable Budget.** Use what you've learned during the challenge to create a realistic, flexible budget that supports your long-term goals. Include savings for specific priorities, like an emergency fund, debt repayment, or a special future expense.
- **Don't Revenge Spend.** One thing to watch out for is spending more money once your challenge is over. Also referred to as revenge spending, people may want to make up for lost time and end up spending more after the challenge ends.
- **Plan for Upcoming Expenses.** Looking ahead, plan for future expenses like holidays, birthdays, or annual subscriptions. Set up a sinking fund—small, regular contributions toward these expected costs will prevent any surprises down the road and help you stay financially prepared.

Remember that this is just the beginning. The habits you've built and the goals you've set will serve as a strong foundation for years to come. Keep up the great work, and always feel free to revisit these strategies whenever you need to reset.

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WRAP UP AND REFLECTION

1 How much did you save this month?

Add up all the purchases you were tempted to make to see how much you saved.

2 What were you most tempted to buy?

Did you find yourself struggling to not spend in a certain area? How did you avoid it?

3 Reflect on what you learned about yourself and your spending habits.

Did you find yourself tempted to spend while upset? While happy?

4 Do you feel like you have a better understanding of wants versus needs?

Were there any things you realized you could live without or absolutely need?

5 What would you do differently next time?

Identify the types of products you typically impulse buy so any temptations won't be a surprise.