



WEEK 2

NO SPEND CHALLENGE

Cutting Back to Save More

NO SPEND CHALLENGE

Now that you have your foundation, it's time to get creative about cutting costs and saving more! This week, we'll focus on eliminating expenses and finding free alternatives.

Small adjustments this week will lead to big improvements in your financial wellbeing and help you build sustainable habits moving forward.

Here are a few tips to help you cut back and maximize what you already have:

- **Evaluate and Cut Unnecessary Expenses.** Look over your spending habits and identify recurring expenses that you can reduce or eliminate - such as services you don't use, subscriptions, memberships, dining out, shopping, or impulse purchases.
- **Leave Money at Home.** If you go out and about, leave your money - including credit cards - at home.
- **Unsubscribe from Emails Lists.** Do you really need that 20% off coupon from your favorite store? Probably not. Unsubscribing can help reduce temptation.
- **Don't Visit Retail Websites.** Just like email lists, stay off shopping sites to avoid any impulse buys.
- **Focus on Simplicity in Daily Life.** Participating in the challenge doesn't mean you have to stay home and isolate yourself just to save money. With a bit of creativity, you'll find plenty of free ways to have fun, stay productive, and make the most of your No Spend Challenge! Here are a few ideas to get you started:
 - **Cooking at Home:** Cook meals using ingredients you already have
 - **DIY Instead of Buy:** Fix items, make your coffee, create homemade gifts, or enjoy a spa day at home
 - **Socialize on a Budget:** Have a picnic, enjoy a game night, or watch a movie.
 - **Outdoor Adventures:** Visit a local park, try a new trail, enjoy an outdoor picnic, or plan a stargazing night.
 - **Community Events:** Attend free events in your community like library readings, outdoor concerts, or workshops.
 - **Get Organized:** Declutter a room, clean out the fridge or freezer, clean your car, organize your desk, or give the house a deep clean.

