Make spending more deliberate.

Choose one manageable category or a short period. Protect essentials, necessary replacements and commitments that matter to you. A challenge should reduce pressure, not add to it.

My start date

My review date

My reason for trying this - one specific outcome

Purchases I will pause

Essentials and exceptions I will allow

My waiting rule before a non-essential purchase

Subscription and recurring-cost audit

Service / cost	Monthly (£)	Review / notice date	Keep, change or stop?	Confirmed net saving (£)

Count the net saving after exit fees or replacement costs. Cancelling £12 a month avoids £144 over 12 months only if all twelve payments stop. A £20 fee reduces that first-year amount to £124. Fictional example.

What I will do with any money actually freed up

Personal figures stay in your downloaded file. No bank connection. No submission to D2W.

Your 30-day spending pause.

Write one word for the trigger and a short alternative action. Record money genuinely avoided, not the retail value of everything you saw. Restart after a difficult day; no catch-up spending or borrowing is required.

Day	Trigger / wanted purchase	What I did instead	Net avoided (£)
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			
29			
30			

Total actually freed up (£)

What worked / what I will change

Guide: https://www.firstdirect.com/savings/no-spend-challenge/

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