

30-Day Smart Spending Challenge

Better Days Budget

Smart budgeting isn't about cutting out everything you love—it's about making every dollar count. By tracking your spending, setting goals, and celebrating small wins, you'll create habits that bring both financial peace and freedom. Remember, consistency beats perfection—one mindful decision at a time leads to a better financial future.

Week 1: Awareness & Control

- Day 1: Write down every expense (no matter how small).
- Day 2: Find one recurring subscription to cancel or pause.
- Day 3: Make coffee at home instead of buying out.
- Day 4: List your top 3 financial goals.
- Day 5: Create a "no-spend zone" for one category (like eating out).
- Day 6: Move \$10 into savings.
- Day 7: Celebrate your first week (free reward—like a movie night at home!).

Week 2: Save & Simplify

- Day 8: Compare grocery prices before you shop.
- Day 9: Bring lunch from home.
- Day 10: Do a "closet clean-out" and plan to sell or donate.
- Day 11: Skip delivery—cook a simple meal instead.
- Day 12: Review your phone or internet plan—can you save?
- Day 13: Plan next week's meals.
- Day 14: Transfer \$15 to your savings jar or account.

Week 3: Build Momentum

- Day 15: Try a free local event instead of spending.
- Day 16: Check your bank app—track your progress!
- Day 17: Share the challenge with a friend for accountability.
- Day 18: Unsubscribe from tempting email promos.
- Day 19: Write 3 things you're grateful for that money can't buy.
- Day 20: Find a side hustle idea or small earning task.
- Day 21: Have a no-spend day!

Week 4: Results & Reflection

- Day 22: Review your spending log.
- Day 23: Compare savings from week 1.
- Day 24: Choose one new long-term habit to keep.
- Day 25: Make a realistic mini-budget for next month.
- Day 26: Plan one intentional treat—paid in cash.
- Day 27: Move another \$20 to savings.
- Day 28: Reflect on what surprised you most.
- Day 29: Plan how you'll continue your momentum.
- Day 30: Celebrate your success (and total saved!).