

30-Day Save Money Challenge



Simple Daily Actions to Cut Spending,
Build Better Habits, and Save More



**NO-SPEND
TRACKER**



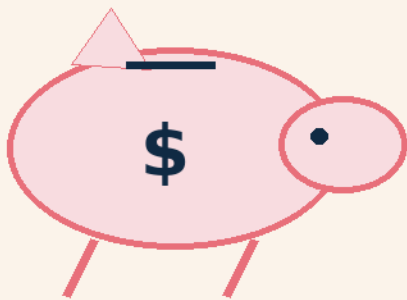
**FRUGAL
SWAPS**



**SAVINGS
GOALS**



**30-DAY
PLAN**



My Save Money Plan

- Track
- Cut
- Save
- Repeat

✓ **Daily Tasks**

✓ **No-Spend Tracker**

✓ **Savings Results**

Marketerna

SIMPLE STRATEGIES. REAL INCOME. LIFE ON YOUR TERMS.

Welcome to the 30-Day Save Money Challenge

Build better money habits with one simple action per day.

This challenge is not about being perfect. It is about noticing your spending, making small swaps, and choosing simple daily actions that help you save more money without feeling overwhelmed.

How to use it:

- Complete one small task each day.
- Use the trackers to record your progress.
- At the end, review what helped you save the most.

Before You Start

My main reason for saving money:

My savings goal for this challenge:

One spending habit I want to improve:

One category I want to watch closely:

Challenge Mindset

Small changes can add up. A no-spend day, a planned meal, one cancelled subscription, or one delayed purchase may look small today, but the habit is what creates long-term results.

30-Day Challenge Calendar

1 Set your savings goal <input type="checkbox"/>	2 Track every expense today <input type="checkbox"/>	3 Plan 3 meals at home <input type="checkbox"/>	4 Have a no-spend day <input type="checkbox"/>	5 Cancel one unused cost <input type="checkbox"/>
6 Make a grocery list <input type="checkbox"/>	7 Review week 1 spending <input type="checkbox"/>	8 Use what you already have <input type="checkbox"/>	9 Delay one non-need purchase <input type="checkbox"/>	10 Compare one bill <input type="checkbox"/>
11 Save a small fixed amount <input type="checkbox"/>	12 Pack food or drink from home <input type="checkbox"/>	13 Declutter one spending trigger <input type="checkbox"/>	14 Review subscriptions <input type="checkbox"/>	15 Plan a free activity <input type="checkbox"/>
16 Use cash or a spending limit <input type="checkbox"/>	17 Try a pantry meal <input type="checkbox"/>	18 Unfollow one shopping temptation <input type="checkbox"/>	19 Move spare money to savings <input type="checkbox"/>	20 Check your progress <input type="checkbox"/>
21 Do another no-spend day <input type="checkbox"/>	22 Make one frugal swap <input type="checkbox"/>	23 Avoid impulse buying today <input type="checkbox"/>	24 Review food spending <input type="checkbox"/>	25 Save a little extra <input type="checkbox"/>
26 Plan next week's budget <input type="checkbox"/>	27 Fix one money leak <input type="checkbox"/>	28 Choose one habit to keep <input type="checkbox"/>	29 Calculate total saved <input type="checkbox"/>	30 Celebrate your progress <input type="checkbox"/>

Week 1 Progress Tracker

Week of: _____

Day	Challenge Task	Spent	Saved	Notes
Monday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Tuesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Wednesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Thursday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Friday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Saturday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Sunday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

Weekly Review

Total spent: _____

Total saved: _____

Best money win: _____

Week 2 Progress Tracker

Week of: _____

Day	Challenge Task	Spent	Saved	Notes
Monday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Tuesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Wednesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Thursday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Friday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Saturday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Sunday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

Weekly Review

Total spent: _____

Total saved: _____

Best money win: _____

Week 3 Progress Tracker

Week of: _____

Day	Challenge Task	Spent	Saved	Notes
Monday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Tuesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Wednesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Thursday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Friday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Saturday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Sunday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

Weekly Review

Total spent: _____

Total saved: _____

Best money win: _____

Week 4 Progress Tracker

Week of: _____

Day	Challenge Task	Spent	Saved	Notes
Monday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Tuesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Wednesday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Thursday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Friday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Saturday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Sunday <input type="checkbox"/>	_____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

Weekly Review

Total spent: _____

Total saved: _____

Best money win: _____

No-Spend Day Tracker

Mark the days you avoided non-essential spending.



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



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No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?



No-spend?

What helped me avoid spending?

Total no-spend days: _____

Frugal Swap Tracker

Replace expensive habits with simple choices that still work for your life.

Instead of...	Try this frugal swap	Estimated saved
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My best frugal swap this month:

Challenge Results + Reflection

How much did I save in total?

Which daily task helped me the most?

What spending habit do I want to keep improving?

What will I do differently next month?

My next 30-day money goal:

Small steps count. Keep going.