

The 30-Day Spend-Less Challenge

One Small Money-Saving Habit Every Day



TheThriftyHabit.com

Welcome to Your 30-Day Challenge!

Thirty days. Thirty small actions. A more intentional way to spend.

Saving money doesn't have to mean saying no to everything you enjoy.

Over the next 30 days, you'll try one practical money-saving activity each day. Some will help you spot unnecessary expenses. Others will help you shop smarter, waste less, or build habits that last.

The goal isn't perfection. It's discovering what works for you.



How Your Challenge Works



1. Complete One Daily Activity

Each day gives you one manageable action. Most can fit into a busy routine, and some take only a few minutes.



2. Check It Off & Record Your Result

Mark the activity complete and write down what you discovered, changed, or saved.



3. Review Your Progress Each Week

Use the weekly check-ins to notice what worked, adjust your approach, and choose habits worth keeping.

Four Things to Remember



There's no need to spend zero every day.



Missed a day? Just pick up where you left off.



Your savings will depend on your starting habits and circumstances.



Keep what works. Skip what doesn't fit your life.



My 30-Day Commitment

My challenge starts on: _____

One reason I want to spend more intentionally:



Small steps count.

You don't have to change everything to change something.



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Your journey to smarter spending, one day at a time.



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Small steps lead to big changes.

Your Starting Spending Snapshot

Know your starting point before changing your habits.

Before Day 1, take a quick look at what you've been spending. Use your last 30 days as a starting point, or make reasonable estimates if you don't have exact numbers.

You don't need a perfect budget. Just choose the spending categories you want to track during this challenge.

Challenge start date: _____



1. Where Does My Money Go?

Check the categories you want to track. Write what you spent during the last 30 days.

Track	Spending Category	Last 30 Days
☐	Groceries & household basics	\$ _____
☐	Dining out & takeout	\$ _____
☐	Subscriptions & memberships	\$ _____
☐	Shopping & personal purchases	\$ _____
☐	Transportation	\$ _____
☐	Entertainment & activities	\$ _____
☐	Utilities & home expenses	\$ _____
☐	Other spending	\$ _____
TOTAL TRACKED SPENDING:		\$ _____

Add only the categories you checked. You'll compare these same categories at the end of the challenge.

2. My 30-Day Spending Target

I'd like to reduce my tracked spending by:

\$ _____

This is a personal goal, not a required result. Choose an amount that feels realistic.

The category I'd most like to improve:



3. My Spending Habits Right Now

When do I tend to spend without planning?

What's one expense I often regret afterward?

What spending habit already works well for me?

4. One Thing I'll Pay Attention To

During the first week, I'll pay closer attention to:



Your starting numbers are information, not a judgment.
The goal is to understand your habits so you can make changes that work for you.



Days 1-3: Find Your Money Leaks

Your first three days are about noticing, not restricting.

Before changing your spending, get curious about where your money goes. These three small activities will help you uncover patterns you might have overlooked.



Spot Your Unplanned Purchases

☐ Day 1 Complete

Look through your spending from the last 7 days. Find purchases you didn't plan in advance. Don't judge them — just notice what happened.

Today's mission: Review your transactions and identify one unplanned purchase.

One unplanned purchase I noticed: _____

What prompted that purchase? _____



Catch a Recurring Charge

☐ Day 2 Complete

Check your bank or card statement for automatic payments. Look for subscriptions, memberships, or services you haven't thought about recently.

Today's mission: Review one recurring charge and decide whether it still deserves a place in your budget.

Recurring charge reviewed: _____

Monthly equivalent cost: \$ _____

My decision: ☐ Keep ☐ Compare ☐ Pause ☐ Cancel



Track a Full Day of Spending

☐ Day 3 Complete

Pay attention to everything you spend today, no matter how small. This will help you see your real spending habits.

Today's mission: Track all of your spending today.

One surprising thing I noticed: _____

One area where I could spend less: _____



My Progress So Far

How did these three days go for me?



Days 4–7: Take Your First **Small Actions**

Turn what you've noticed into a few practical changes.

You've started recognizing your spending patterns. Now try four small actions that can help you make more intentional choices. Keep what works for your life.



DAY
4

Quiet the Shopping Noise

Sale emails and shopping notifications can tempt you to buy things you never planned to purchase. Remove a few reminders you don't need.

Today's mission: Turn off or unsubscribe from two promotional alerts.



Promotions I turned off:

☐ Day 4 Complete

DAY
5

Try One Lower-Cost Swap

Choose a small purchase you regularly make and try a practical, lower-cost alternative once. It might be a homemade drink, a packed snack, or something you already own.

Today's mission: Replace one usual purchase with a lower-cost option.



Purchase I replaced: _____

Alternative I tried: _____

☐ Day 5 Complete

DAY
6

Take Action on a Recurring Charge

Return to a charge you reviewed on Day 2. Cancel, pause, downgrade, or compare it if a change makes sense. Keeping a service you genuinely value is also a valid decision.

Today's mission: Make one clear decision about a recurring expense.



Service reviewed: _____

My action or decision: _____

Confirmed monthly cost change: \$ _____

☐ Day 6 Complete

DAY
7

Practice the 24-Hour Pause

Before buying something nonessential, give yourself a day to think. If nothing comes up today, choose an item from your wish list to reconsider.

Today's mission: Wait 24 hours before deciding on one nonessential purchase.



Item I paused: _____

After waiting, I decided:

☐ Buy ☐ Wait longer ☐ Skip

☐ Day 7 Complete

My First Week of Action

Days 4–7 completed: ____ / 4

One small action I'd like to repeat: _____

Not every useful action creates immediate savings. Some help you build habits that prevent unnecessary spending later.

Your **Week 1** Progress Check-In

Seven days of small steps. Time to see what you've learned.

You've spent your first week noticing spending patterns and trying practical changes. Now review what happened, recognize your progress, and decide what deserves your attention next.



1. My Challenge Progress

Check off the activities you completed. Every finished challenge counts.

DAY 1 | Spot Your Unplanned Purchases ☐

DAY 2 | Catch a Recurring Charge ☐

DAY 3 | Track a Full Day of Spending ☐

DAY 4 | Quiet the Shopping Noise ☐

DAY 5 | Try One Lower-Cost Swap ☐

DAY 6 | Take Action on a Recurring Charge ☐

DAY 7 | Practice the 24-Hour Pause ☐

CHALLENGES COMPLETED: _____ / 7 ★

2. My First Financial Results

Record only savings from changes you actually made. It's okay if some results are zero.

One-Time Savings

Confirmed amount saved this week: \$ _____

What change created this saving?



Ongoing Bill Savings

Confirmed reduction in monthly bills: \$ _____

Which service or bill changed?



One-time savings and monthly bill reductions use different time periods.
Keep them separate instead of adding them together.

3. What Did I Learn?

What surprised me most about my spending?

Which challenge was easiest to complete?

What felt difficult or unrealistic for me?



4. My Focus for Week 2

Next week, I'll focus on groceries, meals, and everyday household habits.

One habit I want to carry into next week: _____

One thing I'd like to try differently: _____



Progress isn't only measured in dollars.
Noticing your habits and making better choices matter, too.



Days 8-10: Save More on Groceries & Meals

Make better use of the food and money already in your kitchen.

Grocery savings aren't just about buying cheaper food. Over the next three days, you'll rescue an ingredient, compare prices more carefully, and prepare a simple meal that fits your budget.



DAY
8

Rescue One Ingredient

Check your refrigerator, freezer, and pantry for food that needs using soon. Choose one ingredient and make a plan to use it before it spoils.

Today's mission: Find one ingredient you can use instead of letting it go to waste.

Ingredient I found: _____

How I'll use it: _____

Did I use it? ☐ Yes ☐ Not yet

☐ Day 8 Complete

DAY
9

Become a Unit-Price Detective

A bigger package isn't always the better deal. Compare the price per ounce, pound, or item for two similar products using the same unit. You can check prices online or in a store without buying anything.

Today's mission: Compare two similar grocery products and find which offers the better unit price.

Product I compared: _____

Option A: \$_____ per _____

Option B: \$_____ per _____

Better value for my needs: _____

☐ Day 9 Complete

DAY
10

Make One Budget-Friendly Meal

Choose a simple, affordable meal using ingredients you already have where possible. It doesn't have to be fancy — the goal is to make something satisfying without unnecessary extra spending.

Today's mission: Prepare one affordable meal using at least one ingredient already in your kitchen.

Meal I made: _____

Ingredient I already had: _____

Would I make this again? ☐ Yes ☐ Maybe ☐ No ☐ Day 10 Complete

My Kitchen Savings Progress

Challenges completed: _____ / 3

One kitchen habit I want to keep: _____

Use what you have. Compare before buying. Keep meals simple.

Small kitchen habits can help reduce waste and unnecessary spending.

Days 11-14: Save Money Around the House

Small household habits can make everyday living more efficient.

You don't need expensive upgrades or an uncomfortable home to start reducing waste. These four challenges focus on simple choices you can make with what you already have.



DAY
11

Find One Unnecessary Power Drain

Look around one room for lights or electronics using electricity unnecessarily. Switch off what you don't need, but leave essential equipment running.



Today's mission: Find and safely switch off one unnecessary electricity use.

What I found: _____

What I changed: _____ ☐ Day 11 Complete



DAY
12

Make Laundry More Efficient

Plan or run one properly sized laundry load. Use cold water when suitable, follow clothing-care instructions, and avoid unnecessary small loads.



Today's mission: Improve one laundry habit, or plan a more efficient load for your next laundry day.

Laundry habit I reviewed: _____

What I'll do differently: _____ ☐ Day 12 Complete



DAY
13

Check for Hidden Water Waste

Look for dripping faucets, running toilets, or other obvious water waste. Even if everything looks fine, checking helps you catch problems early.



Today's mission: Inspect your faucets and toilets for visible or audible signs of water waste.

Did I notice a possible leak? ☐ Yes ☐ No ☐ Not sure

My next step: _____ ☐ Day 13 Complete



DAY
14

Try One Comfortable Energy Habit

Heating and cooling habits affect energy use. Try a small thermostat adjustment when appropriate, or use curtains and blinds to help manage indoor temperatures.



Today's mission: Choose one safe, comfortable heating or cooling habit to try.

Habit I tried: _____

Did it feel comfortable? ☐ Yes ☐ Somewhat ☐ No ☐ Day 14 Complete



My Week 2 Progress

Days 8-14 completed: ____ / 7

One household habit I'll keep: _____



Saving at home doesn't mean sacrificing comfort.

Choose small changes that fit your household and keep the ones that work.



Your Week 2 Progress Check-In

Two weeks in. Small changes are becoming real habits.

This week, you explored grocery savings, food waste, and everyday household expenses. Take a moment to see what you tried, what worked, and which changes deserve a place in your routine.



1 My Week 2 Challenge Progress

Check the activities you completed. You can still return to any you missed.

DAY 8 Rescue One Ingredient ☐

DAY 9 Become a Unit-Price Detective ☐

DAY 10 Make One Budget-Friendly Meal ☐

DAY 11 Find One Unnecessary Power Drain ☐

DAY 12 Make Laundry More Efficient ☐

DAY 13 Check for Hidden Water Waste ☐

DAY 14 Try One Comfortable Energy Habit ☐

★ CHALLENGES COMPLETED: ____ / 7

2 My Grocery & Household Results

Not every useful change produces immediate savings. Record the practical improvements you made, and count only spending reductions you can confirm.

Food Waste Reduced

Approximate amount saved this week: \$ _____

What did I use instead of letting it go to waste?

Lower Grocery Spending

Approximate amount saved this week: \$ _____

What changed?

Lower Household Costs

Approximate amount saved this week: \$ _____

What change made the difference?

3 What Did I Learn This Week?

What worked well for me?

What was more challenging than I expected?

What small change made the biggest difference?

4 My Focus for Week 3

Next week, we'll look at shopping smarter, transportation, and enjoying life for less.

One habit I want to keep:

One area I want to focus on next:

Progress isn't only measured in dollars.
Noticing your habits and making better choices matter, too.

Days 15–17: Shop Smarter, Spend More Intentionally

Make every purchase a choice, not an automatic habit.

Smarter shopping isn't about giving up everything you want. Over the next three days, you'll compare real prices, explore lower-cost alternatives, and practice making decisions that fit your budget.



DAY
15

Compare the Real Checkout Price

☐ Day 15 Complete

A low advertised price doesn't always mean a better deal. Shipping, taxes, service fees, and other charges can change the final cost. Compare two suitable offers before deciding.

Today's mission: Find one item you may need and compare its total cost from two sellers. You don't have to buy it.

Item I compared: _____

Seller A total price: \$ _____

Seller B total price: \$ _____

Better option for my needs: _____



DAY
16

Explore a Lower-Cost Alternative

☐ Day 16 Complete

Consider a lower-cost alternative before buying new. This might mean a secondhand option, borrowing, renting, or choosing a more affordable brand.

Today's mission: Find one lower-cost alternative for something you want or need.

Item I looked for: _____

Alternative I found: _____

How much lower was the cost? \$ _____



DAY
17

Shop with a Plan

☐ Day 17 Complete

A little planning can help you avoid impulse purchases and stay focused on what you actually need. Make a short list before you shop and try to stick to it.

Today's mission: Create a short shopping list and use it on your next shopping trip.

Where I shopped: _____

Did I stick to my list? ☐ Yes ☐ Mostly ☐ No

One thing I did well: _____

One thing to improve next time: _____



My Three-Day Progress

Days 15–17 completed: _____ / 3

One shopping habit I want to keep: _____



Small choices add up over time.

You don't have to buy less of everything — just be more intentional with what you buy.



Days 18–21: Break Unnecessary Spending Habits

Enjoy more of what matters while spending less on what doesn't.

Smart spending isn't just about comparing prices. These four activities will help you make better use of what you own, enjoy affordable experiences, and build realistic spending boundaries.



DAY
18

Shop Your Own Home

☐ Day 18 Complete

Before buying something new, look around your home for an item that could serve the same purpose. You might rediscover useful supplies, clothing, books, or household items you already own.

Today's mission: Find one useful item you already own instead of looking for something new.

Something I was considering buying: _____

What I found at home instead: _____



DAY
19

Try a No-Cost or Low-Cost Activity

☐ Day 19 Complete

Enjoying your time doesn't have to be expensive. Look for a free or low-cost activity in your community or at home. It might be a walk, a library visit, a hobby, or time with friends or family.

Today's mission: Do one no-cost or low-cost activity instead of a paid activity.

Activity I chose: _____

How it went: _____



DAY
20

Review Your Wish List

☐ Day 20 Complete

Look at your current wish list and choose one item to reconsider. Think about whether you still want it, if it fits your budget, or if there's a lower-cost alternative.

Today's mission: Review one item on your wish list and decide if you still want it.

Item I reviewed: _____

After reviewing, I decided:

☐

Keep on my list

☐

Remove it

☐

Look for a lower-cost alternative



DAY
21

Set a Spending Limit

☐ Day 21 Complete

Setting a limit can help you make more intentional choices. Choose one spending category, such as dining out, entertainment, clothing, or hobbies, and set a realistic limit for the next week.

Today's mission: Set a spending limit for one category for the next week.

Category: _____

My limit: \$ _____

Start date: _____

End date: _____



My Week 3 Progress

Days 18–21 completed: _____ / 4

One positive change I've noticed this week: _____

Breaking spending habits takes practice.

Every intentional choice helps you build a more mindful and satisfying life.

Your Week 3 Progress Check-In

Three weeks of better choices. Nine days left to build on them.

This week, you explored smarter shopping, lower-cost alternatives, affordable activities, and more intentional spending. Take a moment to review what worked and decide which habits deserve to stay.



1 My Week 3 Challenge Progress

Check off the activities you completed. Every thoughtful choice counts.

- | | |
|--|--|
| ☐ DAY 15 — Compare the Real Checkout Price | ☐ DAY 19 — Try a No-Cost or Low-Cost Activity |
| ☐ DAY 16 — Explore a Lower-Cost Alternative | ☐ DAY 20 — Review Your Wish List |
| ☐ DAY 17 — Shop with a Plan | ☐ DAY 21 — Set a Spending Limit |
| ☐ DAY 18 — Shop Your Own Home | |

★ CHALLENGES COMPLETED: _____ / 7



3 My Smarter Spending Discoveries

Think about the new insights you gained this week.



What worked well?



What surprised me?



What do I want to do more often?

4 My Financial Results

Record only savings from changes you actually made. It's okay if some results are zero.



One-Time Savings

Confirmed amount saved this week: \$ _____

What change created this saving?



Ongoing Bill Savings

Confirmed reduction in monthly bills: \$ _____

Which service or bill changed?

Keep one-time savings and monthly bill reductions separate. Do not count the same savings twice.

5 What Do I Want to Keep?

Which habits or changes from this week do I want to continue?



6 My Focus for the Final Nine Days

What's one area I want to focus on for the last part of the challenge?



7 Progress grows when good habits continue.

You've already made great progress — keep going!

Days 22–24: Make Your Savings Habits Stick

Turn small improvements into routines you can keep.

You've spent three weeks experimenting with smarter money habits. Now it's time to make the most useful ones easier to repeat, even when life gets busy.



Create Your Weekly Money Check-In

☐ Day 22 Complete

A short weekly review can help you stay aware of your spending without checking every transaction constantly. Choose a time when you can calmly review recent expenses, upcoming bills, and your savings progress.

Today's mission: Schedule one 10-minute money check-in and decide what you'll review.

My weekly check-in day: _____ Time: _____

Three things I'll review:

1. _____
2. _____
3. _____



Automate or Simplify One Savings Step

☐ Day 23 Complete

Saving money is easier when it requires less effort. Look for one way to automate or simplify your savings, such as a transfer, a round-up feature, or a dedicated savings envelope.

Today's mission: Set up or plan one simple step to make saving easier.

Savings step I'll use: _____

How it will work: _____



Choose a Long-Term Money Habit

☐ Day 24 Complete

Think about the habits from this challenge that have been most helpful. Choose one to keep working on for the long term and decide how you'll make it part of your routine.

Today's mission: Choose one money habit to keep and write a simple plan.

Habit I'll keep: _____

How I'll make it a habit: _____



My Three-Day Progress

Days 22–24 completed: _____ / 3

One habit I'm proud of this week: _____



Consistency creates real change.

Small steps, repeated over time, lead to a bigger, brighter future.

Days 25-27: Strengthen Your Money-Saving Routine

Make your progress easier to maintain beyond Day 30.

You've practiced plenty of ways to spend more intentionally. These next three challenges will help you prepare for future expenses, rethink repeated purchases, and make your favorite habits easier to maintain.



Prepare for One Irregular Expense

☐ Day 25 Complete

Some expenses don't arrive every month. Car maintenance, annual renewals, gifts, and seasonal costs can catch you off guard. Planning ahead makes them easier to manage.

Today's mission: Identify one upcoming irregular expense and make a realistic plan for it.

Upcoming expense: _____

Estimated cost: \$ _____

Months until it's due: _____

How I'll prepare: _____



Rethink a Repeated Purchase

☐ Day 26 Complete

Some items or services become recurring expenses, even when there are cheaper options. Look at one thing you buy regularly and see if there's a way to reduce the cost or frequency.

Today's mission: Choose one repeated purchase and explore a lower-cost option.

Repeated purchase: _____

How often I buy it: _____

Possible alternative: _____

Next step: _____



Build a Simple Ongoing Habit

☐ Day 27 Complete

Small, consistent habits make a big difference over time. Choose one money-saving habit from this challenge that you want to keep going after Day 30.

Today's mission: Pick one habit and decide how you'll keep it in your routine.

Habit I'll keep: _____

When I'll do it: _____

How it will help me: _____



My Three-Day Progress

Days 25-27 completed: _____ / 3

One habit I'm excited to continue: _____



The habits you build today can benefit you for years.

Keep the small changes that work and let them grow over time.



Days 28–30: Finish Strong!

Thirty days of small choices. A stronger foundation for what's next.

You're almost at the finish line! These final activities will help you review a spending goal, prepare for real-life challenges, and gather the information you need to see your progress.



Review Your Fun-Money Limit

☐ Day 28 Complete

On Day 21, you chose a spending limit for one flexible category. Now look back at those seven days. Did the limit fit your lifestyle, or does it need adjusting? A useful limit should feel realistic and help you enjoy your money without overthinking it.

Today's mission: Review your fun-money limit and decide if you want to keep, adjust, or refine it.

My original fun-money limit: \$ _____

Did it work well for me? _____

What I'll do next: _____



Prepare for a Real-Life Challenge

☐ Day 29 Complete

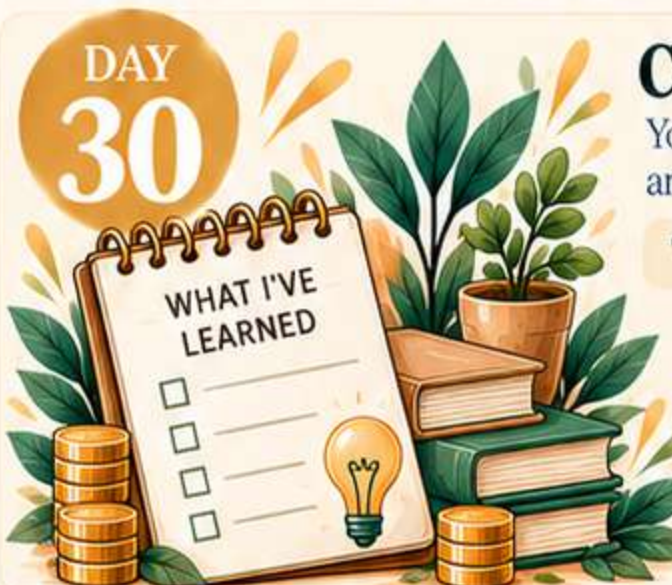
Unexpected expenses and busy weeks can make it harder to stick to your goals. Having a plan ahead of time helps you stay on track when life doesn't go as expected.

Today's mission: Think about a potential challenge and write a plan for how you'll handle it.

Potential challenge: _____

How it might affect my spending: _____

My plan to stay on track: _____



Celebrate Your Progress and Plan Ahead

☐ Day 30 Complete

You've completed 30 days of practical challenges! Take time to acknowledge your progress and choose a few habits you want to keep going.

Today's mission: Reflect on what you've learned and choose your next steps.

My biggest takeaway from this challenge: _____

My top 3 habits to keep:

1. _____
2. _____
3. _____



My Three-Day Progress

Days 28–30 completed: _____ / 3

One habit I'm most proud of: _____



You did it — 30 days of progress!

Now it's time to complete your final results and set your next goals.

Your 30-Day Results & Savings Tracker

Thirty days of small changes. Let's see what actually changed.

You've completed your 30 daily challenges! Now compare your spending with the starting snapshot you recorded on Page 4. The goal is to understand your progress, not to reach a perfect number.



1 Compare Your Spending

Use the same categories you tracked on Page 4. Compare the same 30-day periods and leave untracked categories blank.

Spending Category	Before	After	Difference
Groceries & household basics	\$ _____	\$ _____	\$ _____
Dining out & takeout	\$ _____	\$ _____	\$ _____
Subscriptions & memberships	\$ _____	\$ _____	\$ _____
Shopping & personal purchases	\$ _____	\$ _____	\$ _____
Transportation	\$ _____	\$ _____	\$ _____
Entertainment & activities	\$ _____	\$ _____	\$ _____
Utilities & home expenses	\$ _____	\$ _____	\$ _____
Other spending	\$ _____	\$ _____	\$ _____

2 Total Spending Difference

Add up your totals from above to see the big picture.



Total Before

\$ _____

—

Total After

\$ _____

=

Total Difference

\$ _____

3

Confirmed Savings and Ongoing Cost Reductions

Think about real changes you've made during this challenge.



Confirmed savings

Money you've actually saved during these 30 days.

\$ _____

Ongoing monthly reductions

Lower costs you expect to continue each month.

\$ _____

4

My Progress Reflections

Take a few minutes to think about what you've learned.

What worked best for me?

Biggest challenge I faced:

One habit I definitely want to keep going:

5

You Did It!

You've completed 30 days of small but powerful changes. Celebrate your progress and use these results to set your next goals.



Your Next-Month Habit Plan

Keep what worked. Make it easier. Build on your progress.

You've spent 30 days experimenting with smarter spending habits. Now choose three changes that genuinely helped you. Give each one a simple routine so it becomes easier to continue next month.



Next month: _____

1 My Three Habits Worth Keeping

Choose three habits from your challenge. Be specific about when and how you'll practice them.

HABIT 1 — MY EVERYDAY WIN



Habit I'll keep:

When I'll do it:

How I'll make it easier:

HABIT 2 — MY MONEY-SAVING ROUTINE



Habit I'll keep:

When I'll do it:

How I'll make it easier:

HABIT 3 — MY LONG-TERM GOAL



Habit I'll keep:

When I'll do it:

How I'll make it easier:

2 My Four-Week Habit Consistency Tracker

Check the boxes for each week to track your progress. You don't have to be perfect — just keep going!

Habit	Week 1	Week 2	Week 3	Week 4
Habit 1 — My everyday win	☐	☐	☐	☐
Habit 2 — My money-saving routine	☐	☐	☐	☐
Habit 3 — My long-term goal	☐	☐	☐	☐

3 My Plan for Difficult Days

Life isn't always simple, and that's okay. Having a plan can help you stay on track.



What might make it harder to stick to my habits?

How will I handle these challenges?

4 My Next-Month Commitment

Write a short commitment to yourself. Be specific and positive.



5 A Brighter Financial Future

The habits you've built over the past 30 days can lead to real, lasting change. Keep going!



Congratulations & Your Next Steps!

Your 30-day challenge may be ending, but your better money habits are just beginning.

You made it to the end of your 30-day journey!

Whether you completed every activity or focused on just a few, you've taken time to understand your spending, explore practical alternatives, and make more intentional choices.

That effort matters. And the most useful habits don't have to stop here.



1 Look How Far You've Come



Greater Awareness

You've taken a closer look at where your money goes and what influences your decisions.



Smarter Choices

You've explored lower-cost alternatives, planned ahead, and found simple ways to spend less without missing out.



Building Better Habits

You've practiced new routines that can help you save money and feel more in control long term.

2 Your Next Steps

Keep the momentum going with these three simple steps.



1. Keep Your Habits

Choose the money-saving habits that worked best for you and continue practicing them.



2. Set New Goals

Decide on one or two financial goals for the next 1–3 months.



3. Keep Learning

Explore new tools, resources, and ideas to support your ongoing progress.

3

My Next-Month Commitment

Write a short commitment to yourself. Be specific and positive.



4

Free Tools and Resources at TheThriftyHabit.com

Continue your journey with practical tools, guides, and resources.



Budgeting
Calculators



Printable
Worksheets



Helpful
Guides



Money-Saving
Tips



and
More!

5

A Brighter Financial Future Starts With You

You've shown that small changes can make a big difference. Keep going, keep learning, and keep building the life you want.

