

Set Your No Spend Boundaries

(Before You Screw It Up)

Essentials I'm allowed to spend on:

Non-essentials I'm cutting out:

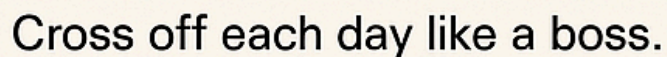
Exceptions I'm allowing (if any):

Start & End Date:

Accountability Buddy:



Pro Tip: Write it like a contract.
Sign it if you're serious.

[illegible]

SAVINGS TRACKER SHEET

Week	How much I saved	Where it would've gone	What I'll do with it instead
1	₹__	(e.g. Food delivery)	
2	₹__	(e.g. Add to emergency fund)	
Total Saved This Month: ₹__			
What this means for me long-term: _____ _____ _____ _____			

HABIT SWAP SHEET

REPLACE THE HABIT, DON'T JUST RESTRICT IT

When I Usually Spend	What I'll Do Instead
Bored on weekends	Plan a free outing or cook new dish
Tired after work	Walk, journal, call a friend
Scroll + shop online	Read BBM blog, clean inbox