WERO WHAKAPAU PŪTEA KORE

No Spend Challenge

We want you to prioritise your spending and make sure it works for your current values! Look at your budget and choose one subscription you don't use anymore or one item you purchase regularly that is no longer a priority and cancel it or stop spending money on it.

Choose something you have been wanting to purchase or save for (like Christmas!) but haven't because of that other expense, create a new bank account or grab a jar, and start putting into it the amount of the subscription or item you cancelled.

HANDY HINT

Have a figure in mind that you'd like to save? Add your target amount and fill-in the chart at right to track your savings. And add progress targets along the way to keep it interesting!

| TARGET | |
|---------------|--|
| \$ | |
| \$ | |
| \$ | |
| \$ | |

MARAMA Month

WHAT EXPENSES ARE YOU STOPPING?

| 1 |) | | | |
|---|---|------------|--------|--------|
| 2 | | | | |
| 3 | | •••••• | •••••• | •••••• |
| 4 | | •••••• | •••••• | |
| 5 | | • | •••••• | |

WHERE IS THAT MONEY GOING INSTEAD?

| 1 | | | |
|---|--|--|--|
| 2 | | | |
| 3 | | | |
| 4 | | | |
| | | | |