

**YNAB.**

*presents the*

# MORE MONEY *Challenge*



30 Days to Save

*Reset your spending, reevaluate  
your priorities, and buy yourself  
something nice.*

# Welcome to the More Money Challenge!

## Let's get ready to grow.

So you're ready to make a change. And save some while you're at it.

The More Money Challenge goes beyond banking a nice stash of cash over the next 30 days—it's also an opportunity to get clear about what's really worth it to you. Do you ever find yourself wondering where all of your money went? Or asking yourself why it doesn't go further? We're going to solve that money mystery by bringing more awareness to our spending and more clarity to our goals. And, yes, we're going to save a nice chunk of change along the way.

Will it be easy? Eh...I mean, you won't be asked to give an impromptu presentation on the Pythagorean theorem or anything, but there will be some small sacrifices and additions to your daily to-do list. But it will be worth it! When this is all said and done, you'll have more clarity, healthier habits, and a pile of money that you didn't have before.

So, are you ready to optimize your spending, maximize your savings, and take total control of your financial future? (This is where you shout, "YES!" with great enthusiasm...)

Okay, well, ready or not, let's get started.



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## More Money Challenge Rules:

1

**Track every dollar of your spending.**  
(You'll be shocked at the difference this makes.)

2

**Only buy essentials**  
(it's only one month, c'mon—you can do it).

3

**No dining out. No exceptions.**  
(Yeah, we got nothing here. This one is just hard.)

# What's Worth It?

## Get clear about what you really want.

Okay, so I wasn't going to mention it but that enthusiastic, "YES!" that I was waiting for back there felt a little...underwhelming. And I get it, I really do. It's hard to get excited about doing more stuff. But you know what's easy to get excited about? Having something to look forward to!

You can't start a journey without a destination, so decide what you want to do with the extra money that you'll save in the next 30 days. Be specific. Maybe it's something responsible; maybe it's a frivolous splurge. We're not here to tell you how to spend your money—the goal is for you to love how you spend it. You're going to need to keep your eye on the prize to get you through this challenge, so choose a good one.

### What I'm Saving For:



*Will you build a happy-fully-paid-for-holiday fund that would make Clark Griswold weep with envy?*

*Will you save for an immersive fantasy adventure experience at a LARP theme park?*

*Will you buy one of those fancy nugget ice makers that makes the good crunchy ice?*

*Will you get a month ahead on your bills and sleep a little easier each night?*

*The possibilities are endless and oh-so-exciting!*

Target amount:

Start date:

End date:

*The average More Money Challenge participant saves \$1000. The above-average More Money Challenge participant gains clarity about what matters most to them and learns to align their spending with their priorities. And you're looking mighty above average over there, my friend.*

# Explore Your Financial Goals

## Add more value to life

Okay, now that we've decided what you would like to spend your money on 30 days from now, let's keep those creative juices flowing and consider what you might be willing to make sacrifices for in the future.

What could you spend money on that would make your life easier?

What do you enjoy buying, but feel guilty spending money on?

What is something you spend regularly on that you could live without?

What's a luxury you wish you could afford?

What would make you proud to buy, own, or do?

If you could afford to be more generous, who and/or what would you spend money on?

Brainstorm five ideas about how you could save (or make) more money:

# Track Your Spending

What gets measured gets done.

Maybe you've tracked your spending before or maybe you're more of a cover-your-eyes-and-hope-for-the-best type, but it's an easy way to cut your spending by 10-20% right off the top. It's ridiculously simple, too. When you keep track of what you spend money on, you will spend less—guaranteed! It's almost automatic as you become more mindful about where your money goes.

Your mission is to write down every dollar you spend all day, every day, for at least the next 30 days. You can use a good old-fashioned pen and notebook, our digital transaction tracker, a spreadsheet, the notes app on your phone, or if you really want to simplify this part of the process, sign up for a [free trial of YNAB](#) and get started there.

Date	Description	Amount
1/1/23	Rent	\$1100
1/3/23	Internet	\$40
1/3/23	Target	\$142
1/3/23	Verizon	\$90
1/4/23	Groceries	\$112
<b>Total</b>		<b>\$1484</b>

## How will you track your spending?

Choose one:

- ☐ Spreadsheet
- ☐ Pencil and paper
- ☐ Note on my phone
- ☐ YNAB
- ☐ Other: \_\_\_\_\_

What spending will you track?

- ☐ All of it
- ☐ Every single dollar
- ☐ All of the above



## Where do your dollars go?

6

# Only Buy Essentials

**Slim and trim your spending to speed up your saving.**

You might be shocked to see how much money you spend on stuff you don't really even care about. The thing is, when you're not intentional about your spending, you're making trade-offs that you might never agree to if you were making informed choices.

For example, if you had to choose between yet another streaming service that you barely remember signing up for or an annual family pass to the local water park, which would you pick? There's no wrong answer, but it's important to recognize that you're not just spending a few bucks here and there—you're making decisions about the kind of life you want to live every single day.

It's unreasonable to think we won't spend any money this month, so let's put some realistic expectations in place by making a list of rules and exceptions. Be honest and clear with yourself about what you want your spending to look like over the next 30 days.

**Here are some no-spend rules from YNABers to help inspire you:**

## Emily's No-Spend Rules

*Record the things I want in a note on my phone.  
No purchases for my dog, Queen Louie. No toys!  
Sell the things I've been putting off.*

### Exceptions:

*Can dine out when friends are in town (2 meals).  
One "stuff I forgot to make an exception for" moment.*

## Chrissy's No-Spend Rules

*No Amazon purchases.  
No Instacart or delivery services.*

### Exceptions:

*Buying presents for birthdays is fine.  
Can use the Doordash gift card we have for A's birthday*

## My No-Spend Rules



## My Exceptions

**It all adds up.**

Stay motivated by using our habit tracker to help measure your success along the way. Consider adding a few other easy wins to work on over the next 30 days (stuff like “Drink more water”—don’t we all need to drink more water?), but don’t overwhelm yourself. Small changes add up to big things—in money and in life!

[illegible]



# No Dining Out. No Exceptions.

**No takeout. No delivery. You have food at home, so eat it.**

If you were offered \$1000 to eat at home for a month, would you accept? Well, we're not directly offering that, but the average More Money Challenge participant saves that much...so, in a way, you're offering yourself a \$1000 to put your takeout habits on hold. How generous!

This part of the challenge requires some preparation and a little commitment. Remember the goal you set for yourself at the beginning? Think of the joy that achievement will bring you every time you feel tempted. You can spend the money you save on something you really want, knowing you earned it.

It's only 30 days. You can do it.

Set yourself up for success by making a list of easy meals—and include some no-prep options for those days that DoorDash is calling your name.

**Here are a few tips we've found to help:**

- Meal plan.
- Shop your pantry.
- Leave room for treats.
- Keep easy, quick go-to meals stocked for days when you don't feel like cooking.

We'll be including more easy recipe ideas in the email series that accompanies this workbook, so keep an eye on your inbox!

## Mindless/No-Prep/Low-Prep Meal Options

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## Easy Option Shopping List

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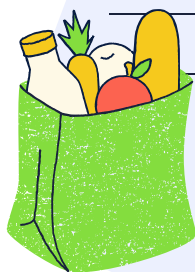
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# Keeping It Real Recipes

You can't eat out, but you don't have to suffer.

Now's as good a time as any to expand your recipe repertoire. Make the next month a little more palatable by trying something new. Take a peek in the freezer and pantry to see what you have available and research some new recipes to try. Record them in the cards below or add them to the notes app in your phone for easy access.

## Recipe

Ingredients

Prep Time: \_\_\_\_\_

Cook Time: \_\_\_\_\_

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## Directions



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## Recipe

Ingredients

Prep Time: \_\_\_\_\_

Cook Time: \_\_\_\_\_

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## Directions



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# Keeping It Real Recipes

## Recipe

Ingredients

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Prep Time: \_\_\_\_\_  
Cook Time: \_\_\_\_\_

## Directions




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## Recipe

Ingredients

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Prep Time: \_\_\_\_\_  
Cook Time: \_\_\_\_\_

## Directions




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## Recipe

Ingredients

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Prep Time: \_\_\_\_\_  
Cook Time: \_\_\_\_\_

## Directions




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# Weekly Meal Planner

Week of: \_\_\_\_\_



**Breakfast**



**Lunch**



**Dinner**



**Snacks**

**Monday**

Day \_\_\_\_\_ of 30

**Tuesday**

Day \_\_\_\_\_ of 30

**Wednesday**

Day \_\_\_\_\_ of 30

**Thursday**

Day \_\_\_\_\_ of 30

**Friday**

Day \_\_\_\_\_ of 30

**Saturday**

Day \_\_\_\_\_ of 30

**Sunday**

Day \_\_\_\_\_ of 30


# Savings Tracker

Target amount: \_\_\_\_\_

DAY 1	Money Saved:	Stuff I didn't buy:
DAY 2	Money Saved:	Stuff I didn't buy:
DAY 3	Money Saved:	Stuff I didn't buy:
DAY 4	Money Saved:	Stuff I didn't buy:
DAY 5	Money Saved:	Stuff I didn't buy:
DAY 6	Money Saved:	Stuff I didn't buy:
DAY 7	Money Saved:	Stuff I didn't buy:
DAY 8	Money Saved:	Stuff I didn't buy:
DAY 9	Money Saved:	Stuff I didn't buy:
DAY 10	Money Saved:	Stuff I didn't buy:
DAY 11	Money Saved:	Stuff I didn't buy:
DAY 12	Money Saved:	Stuff I didn't buy:
DAY 13	Money Saved:	Stuff I didn't buy:
DAY 14	Money Saved:	Stuff I didn't buy:
DAY 15	Money Saved:	Stuff I didn't buy:
DAY 16	Money Saved:	Stuff I didn't buy:
DAY 17	Money Saved:	Stuff I didn't buy:
DAY 18	Money Saved:	Stuff I didn't buy:
DAY 19	Money Saved:	Stuff I didn't buy:
DAY 20	Money Saved:	Stuff I didn't buy:
DAY 21	Money Saved:	Stuff I didn't buy:
DAY 22	Money Saved:	Stuff I didn't buy:
DAY 23	Money Saved:	Stuff I didn't buy:
DAY 24	Money Saved:	Stuff I didn't buy:
DAY 25	Money Saved:	Stuff I didn't buy:
DAY 26	Money Saved:	Stuff I didn't buy:
DAY 27	Money Saved:	Stuff I didn't buy:
DAY 28	Money Saved:	Stuff I didn't buy:
DAY 29	Money Saved:	Stuff I didn't buy:
DAY 30	Money Saved:	Stuff I didn't buy:

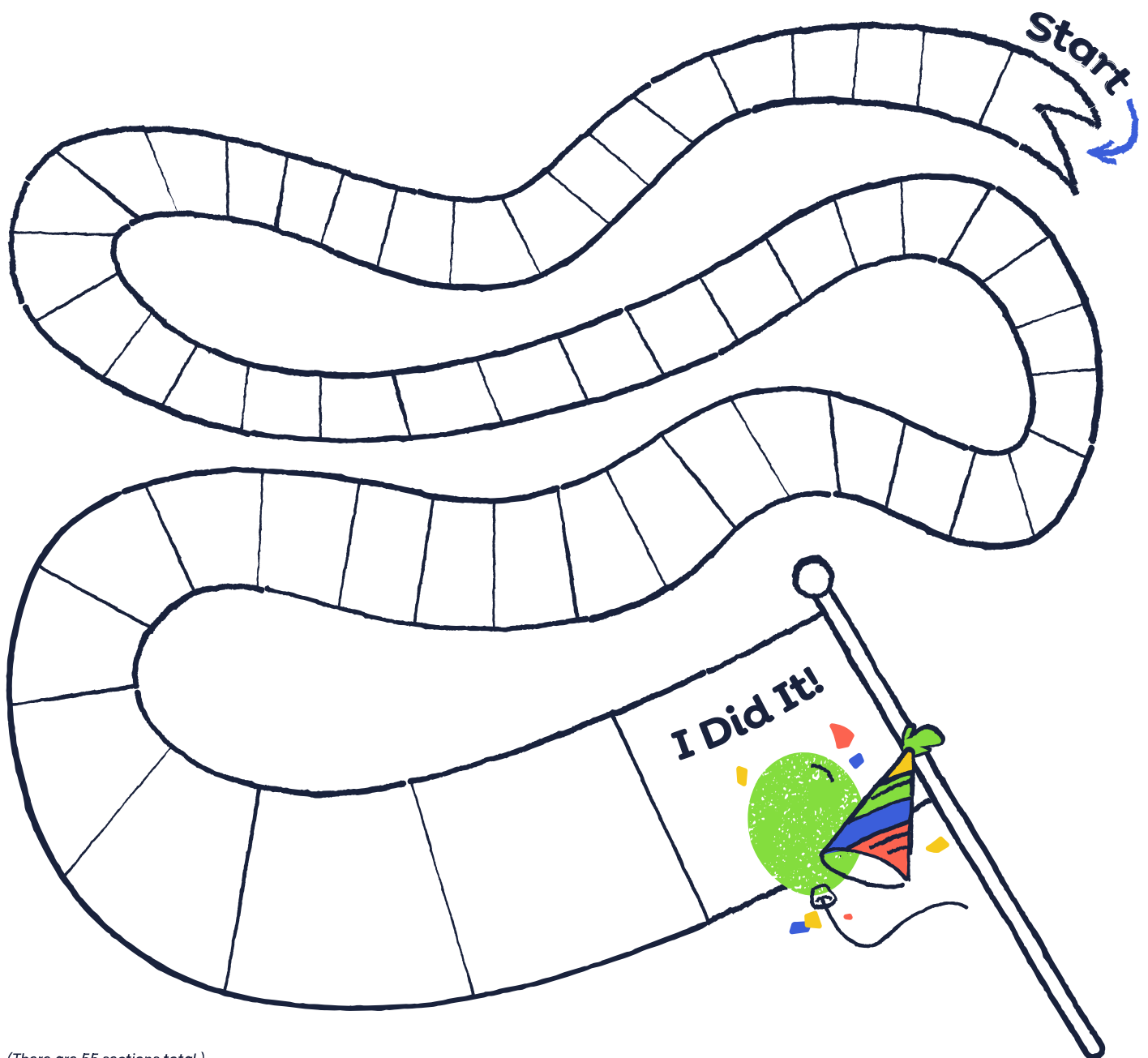
**YNAB.**

# MORE MONEY



## Challenge

Target Amount = \_\_\_\_\_ Each Section = \_\_\_\_\_



(There are 55 sections total.)

We hope the More Money Challenge motivates you to change your relationship with money beyond 30 days. Stay inspired by joining the YNAB community and learn to fund a future that you'll love living in.



## Let's get social!

Tag us with your progress.

[#moremoneychallenge](#)

[#mmc](#)

 [@youneedabudget](#)

 [YNABbofficial](#)

 [You Need A Budget](#)

 [@YNABofficial](#)

 [@YNAB](#)

Join our private

[More Money Challenge Facebook community.](#)

**MORE  
MONEY**  
*Challenge*

30 Days to Save

We've got a whole host of resources for you over at

[ynab.com/moremoneychallenge](https://ynab.com/moremoneychallenge)