No-Overspend Checklist

MY SPENDING CAP _____

For Black Friday, Cyber Monday and the holidays. Shop the sales on purpose. Decide before the countdown timers do it for you.

BEFORE THE SALES

- [ ] Write my total cap (top right)
- [ ] List what I actually need
- [ ] Check what I already own
- [ ] Note the normal price of each item
- [ ] Unsubscribe from 3 sale emails

WHILE I SHOP

- [ ] Is it on my list? If not, wait
- [ ] Compare with last month's price
- [ ] Check the return window
- [ ] No new store cards or BNPL
- [ ] Close the tab when the cap is hit

THE 24-HOUR RULE

- [ ] Not on the list? Put it on the wait page
- [ ] Still want it tomorrow? Then decide
- [ ] Would I buy it at full price?
- [ ] Where will it live at home?
- [ ] Which jar pays for it?

AFTER THE WEEKEND

- [ ] Add up what I spent
- [ ] Return what I regret (in time)
- [ ] Move the 'saved' amount to a jar
- [ ] Cancel trials I started
- [ ] Write one lesson for next year

MY CAP _____ ACTUALLY SPENT _____

MONEY I DIDN'T SPEND ON IMPULSE GOES TO JAR: _____

WHAT I'M GLAD I SKIPPED · WHAT I'LL DO DIFFERENTLY NEXT YEAR

Holiday Gift Budget

Set a cap per person first. Then shop the idea, not the scroll.

TOTAL GIFT CAP

PERSON	CAP	GIFT IDEA	SPENT	WHERE	DONE

WAIT PAGE: THINGS I WANT BUT DIDN'T PLAN FOR

ITEM	PRICE	DATE ADDED	STILL WANT IT AFTER 24H?

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