No Spend November

Celebrate No Spend November!

November brings longer nights, shorter days and a time to reflect on all that we are grateful for. It's also the perfect time to shift our mindset about money and re-evaluate our financial situation. That's why GreenPath Financial Wellness is bringing back our **No Spend November challenge!**

Here are four challenges to try during this No Spend November.

Challenge 1: Decide to dine at home this month, versus spending your hard-earned dollars on take out. According to Forbes, "at over $20 per serving on average, a restaurant delivered meal is five times as expensive as cooking at home from scratch." Eating a more satisfying meal at home will have your stomach and wallet thanking you. You could also try packing car snacks that will fill you up and prevent you from going through a drive through or make the decision to pack your lunch for the week instead of going out to eat.

Challenge 2: Start planning early for the holidays. Try creating a spending plan so that you know how much you can afford for the holiday season. Think about how you can break that number down for

each person you're planning to buy for. It may be helpful to set money aside in a savings account or put $10-$20 per paycheck in an envelope dedicated to holiday purchases.

Challenge 3: If you're someone who usually makes holiday purchases with credit cards, challenge yourself to rely on cash for your holiday spend. If your credit cards are out of sight they will be out of mind. Try hiding credit cards in an untouchable space like the freezer, in a locked safe, in the attic – somewhere that deters you from easily using credit.

Challenge 4: November is a fantastic time to declutter and sell those items you may no longer use. Check out Amazon/Facebook Marketplace, Poshmark, Let Go, or a local consignment store.

We are proud to partner with GreenPath to provide our members with financial wellness education, counseling, and debt management services.

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