The 30-Day Zero-Spend Reset Challenge Workbook

A Step-by-Step Challenge to Stop Impulse Spending, Rebuild Savings, and Take Back Control of Your Money

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The 30-Day Zero-Spend Reset

Challenge Workbook

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First Edition

For everyone who has ever looked at their bank balance

and felt that quiet tightness in their chest.

This reset is for you.

You are not depriving yourself — you are defining yourself.

Contents

Introduction: The Power of a Reset

Let me ask you something. When was the last time you checked your bank balance and felt calm — not that tight-chested, quick-glance-away kind of look, but a genuine, quiet sense of peace?

If that feels like a distant memory, you're not alone. Most of us are running on financial autopilot. We swipe, tap, subscribe, and upgrade without ever pausing to ask: 'Is this actually what I want? Or is it just what my brain craves in this moment?'

This book isn't about deprivation. It isn't about cutting coupons or living like a monk for thirty days. It's about something far more powerful: awareness. Because once you see your spending habits clearly, you can't unsee them. And that clarity — that moment of recognition — is where real change begins.

Why Thirty Days?

Thirty days is a magic window. It's long enough to break old patterns and form new ones, but short enough not to feel overwhelming. Behavioural scientists have found that habit formation typically takes between 18 and 254 days, with the average landing around 66. But here's what most people miss: the first 30 days are where the neural pathways get laid down. After that, your new habits start to run on autopilot — the good kind.

During these 30 days, you'll do more than just 'not spend.' You'll learn why you spend. You'll discover the emotional triggers, environmental cues, and psychological traps that keep you stuck in cycles of impulse buying. And most importantly, you'll build a personal toolkit of strategies that work for your life — not someone else's ideal.

The Behavioural Science Behind This Reset

Every strategy in this book is grounded in proven behavioural science. We're not going to rely on willpower — because willpower fails. Studies by psychologist Roy Baumeister and others have shown that willpower is a finite resource, like a muscle that tires with use. Instead, we'll use something far more reliable: design.

You'll learn about friction (making bad habits harder), temptation bundling (pairing the good with the enjoyable), implementation intentions (pre-deciding your actions), and loss aversion (why visible limits work). These aren't just fancy terms — they're practical tools that make better financial decisions automatic.

How to Use This Workbook

Welcome to The 30-Day Zero-Spend Reset Challenge Workbook.

This isn't just a budgeting guide — it's a 30-day behavioural challenge designed to help you slow down, notice, and reshape your habits with money.

Each page is your daily check-in — a short story, a focus point, and space for reflection.

Go one day at a time. If you miss a day, that's fine. Just continue from where you left off. Progress matters more than perfection.

Write as You Go

This book is meant to be written in.

Use the lines, boxes, and trackers to record your thoughts, numbers, and emotions. Writing things down helps your brain connect intention with action.

Try the Behavioural Tricks

You'll find “Behavioural Trick” boxes in many sections.

These are small psychology-based nudges that make better financial decisions easier. Don't skip them — they're your hidden advantage.

Track Your Wins

At the bottom of many pages, you'll see small tables and reflection boxes.

Use them to log what you spent (or didn't spend), what you learned, and what you're proud of.

Be honest, not perfect.

Review Weekly

Each week ends with a short reflection space. Use it to pause, breathe, and ask:

These pauses are where awareness becomes growth.

Use Your Printables & Extras

Alongside this workbook, you can access a set of printable tools that support your journey:

Scan the QR code or visit the link to download your Printables Pack.

Write on them, tape them to your fridge, or keep them in a binder — make them your accountability partners.

Be Kind to Yourself

Remember: this workbook isn't about restriction — it's about intention. Every dollar you save and every urge you resist builds confidence.

Take your time, celebrate the smallest progress, and know this truth:

You're not depriving yourself — you're defining yourself.

Set Your Savings Goal & Baseline

Target: $____________ by (date) ____________

Why it matters (one sentence):
____

Baseline Monthly Snapshot

Category	Typical Spend	"Reset" Target	Notes

Part I: Awareness Sprint

Before you can change anything, you have to see it clearly. This first week is all about shining a light on your financial habits — not to shame you, but to inform you. Most people go their entire lives never truly examining their relationship with money. You're about to join the small percentage who do.

In these five days, you'll track every dollar, identify your spending triggers, add friction to impulse purchases, rediscover the resources you already have, and prove to yourself that joy doesn't require a price tag. Think of this week as building your financial foundation — the bedrock everything else will rest on.

Day 1 — Start Where You Stand

You can't fix what you don't face.

That's where we start — no spreadsheets, no shame, no judgment. Just light.

Story: The Wake-Up Receipt

Jade thought she was “doing okay.” She earned enough, covered her bills, even saved a little sometimes. But when her bank app sent a “spending summary,” she scrolled and stopped cold. $312 on coffee and takeout last month. $142 on “miscellaneous.” A $19 subscription for a meditation app she hadn't opened since spring.

She laughed out loud — that slightly panicked laugh we do when reality lands like a cold splash. And that's when she realized: she didn't have a money problem. She had a blind spot.

Coach's Note

Hey, this is the part where I tell you: that blind spot isn't failure. It's feedback.

The first step of any reset isn't about cutting spending — it's about seeing it clearly. Most people go their whole lives never looking closely because they're afraid of what they'll find. But you? You're here. That's courage disguised as curiosity.

The Lesson

Today, I don't want you to “save” anything yet.

I want you to track. Every dollar, every penny, every cent.

You can use your banking app, a notebook, or my favourite: the back of an envelope. The tool doesn't matter — awareness does.

The simple act of writing down what happens changes your relationship with money faster than any lecture. It's called the Observer Effect — when you observe a behaviour, you naturally modify it.

So that's your real mission today: shine the light.

Behavioural Trick — The 5-Minute Log

> **The 5-Minute Log:** Right after a purchase, log it immediately. Don't wait till tonight. Don't tell yourself you'll "add it later." Five seconds is all it takes. Why it works: you interrupt the automatic "swipe and forget" cycle. That micro pause reconnects action to consequence.

Daily Prompts

- Write down **every** expense today, no matter how small. • Label each: *Need* or *Want*.
- At the end of the day, circle one "want" you could skip tomorrow without feeling deprived.

Reflection Table

Time	Item	Amount	Need/Want	Note

What surprised you the most today?

Write it here. Don't overthink — just notice.

Reflection

You might feel a twinge of guilt or resistance. That's normal. Most of us were taught that money equals morality — “good” if you save, “bad” if you spend. Forget that noise.

You're not your receipts.

You're the awareness reading them.

Day 2 — Know Your Triggers

Money doesn't vanish. It gets pulled — by habits, by emotions, by other people's marketing budgets.

Story: Jamal's 4PM Swipe

Every afternoon, around 4 p.m., Jamal hit the vending machine at work. $1.60 for chips, $2.20 for an energy drink.

Not a fortune, right? But it wasn't hunger — it was habit. He wasn't eating; he was escaping.

One Friday, he checked his spending tracker. $56 that month. That's two lunches out or half a utility bill.

The next week, instead of fighting the urge, he swapped it — tea and a five-minute walk outside.

Guess what? The craving faded faster than the sugar rush ever did.

Coach's Note

We don't overspend because we're bad with money. We overspend because we're human with triggers.

Stress, boredom, loneliness, comparison — they all whisper, “Buy something, you'll feel better.”

Here's the truth: spending does soothe — temporarily. But it also trains your brain that relief = checkout button. Let's retrain that pattern.

The Lesson

You can't eliminate triggers, but you can replace your response.

This is called If–Then Planning, one of the simplest and most powerful habit tools ever studied.

If I feel X, then I will do Y.

It's a preloaded decision. You don't debate; you just act.

Example:

> *"If I'm stressed at 4 p.m., then I'll make tea and walk five minutes."*
>
> *"If I'm tempted to online shop, then I'll add it to my Wishlist and wait 24 hours."*

By deciding ahead of time, you remove willpower from the equation. You're outsmarting your impulses instead of wrestling them.

Behavioural Trick — Pattern Mapping

> **Pattern Mapping:** Today, map your top three spending triggers. Ask yourself: What time does the urge usually hit? What feeling or situation is behind it? What could you swap in instead? Then run the experiment for one trigger today.

Daily Prompts

- List three triggers you noticed today.
- Identify the emotion behind each.
- Write one swap per trigger — even if it's tiny.

Trigger Tracker

Trigger	Old Behaviour	New Swap	Emotion	Result

Reflection

When you feel the urge to spend, don't fight it — study it.

Curiosity dissolves shame.

You're not “weak” for wanting that dopamine hit — your brain is just doing its job. We're teaching it a new one.

Remember: Awareness creates choice. Choice creates control. That's progress.

Day 3 — Friction Beats Willpower

You don't need more discipline. You need better design.

Story: Mei's 20-Second Rule

Mei swore she'd stop late-night shopping. But every time she couldn't sleep, her thumb found its way to that glowing “Buy Now” button.

Then one night she did something radical: she deleted her saved credit cards from every shopping site.

The next time she tried to buy.

She hesitated. By the time she got out of bed to find her wallet, she didn't even want the thing anymore.

That's not magic — that's friction. And friction is your new best friend.

Coach's Note

We keep trying to “be stronger.”

But willpower is a muscle, not a machine — it gets tired.

The smartest people don't fight temptation; they make it inconvenient.

That's the secret of behavioural economics: design beats discipline every time.

The Lesson

Your environment shapes your habits.

If spending feels effortless, it'll keep happening.

So today, we're going to make it slightly harder to spend — not impossible, just annoying enough to wake you up.

Each 10-second barrier adds awareness, and that's the point.

Behavioural Trick — The 20-Second Rule

> **The 20-Second Rule:** Make bad habits take 20 seconds longer; make good habits take 20 seconds less. It's simple physics for behaviour. Your brain loves the path of least resistance — so redirect it. Every additional step between impulse and action lowers the chance you'll follow through. Friction buys you time to think.

Daily Prompts

- Delete or hide 1 shopping app today.
- Remove saved payment info from 2 websites.
- Create a 24-hour “buy delay” rule for anything non-essential.
- Move $____ into a separate “Do Not Touch” vault account today.

Tracker

Platform/App	Action Taken	Date	Friction Level (1–5)

Reflection

You're not depriving yourself — you're designing your environment to match your goals.

Look, every marketer in the world spends billions to remove friction for you — one-click checkout, autofill cards, “Buy Now, Pay Later.”

You're simply putting friction back where it belongs.

And you're doing it not to punish yourself — but to protect your peace.

Day 4 — Pantry Power

Story: Malik's Hidden Meals

Malik stared at the “nothing to eat” fridge for the third night in a row.

Then he looked. Half a bag of rice. Three cans of beans. Two onions. Frozen veggies. He opened his notes app, wrote down what he had, and googled “bean rice stir-fry recipe.”

Dinner: done. Savings: $18.

By the weekend, he'd used up half his pantry and spent nothing extra.

Coach's Note

Food waste is invisible spending. You already paid for those calories — throwing them out is like binning coins.

Pantry power isn't just about saving money; it's about rewiring scarcity thinking into creativity.

Lesson

Today's about using what you already own. You'll plan from inventory first, then shop.

Behavioural science calls this a pre-commitment — when you anchor decisions to an existing limit, you spend less and feel more control.

Behavioural Trick — Implementation Intentions

> **Implementation Intentions:** Decide when and where you'll cook. “After work, I'll cook Meal A at 6:30 p.m.” Specific time + location = action lock-in.

Daily Prompts

- List ten pantry/fridge items to use this week.
- Plan three meals from that list.
- Pack one snack for tomorrow to dodge impulse hunger.

Pantry Tracker

Ingredient	Use-By Plan	Meal	Used?

Ingredient	Use-By Plan	Meal	Used?

Reflection

You're not “being cheap.” You're being strategic.

Every time you transform forgotten food into dinner, you're proving you already have abundance — it was just hidden in the cupboard.

Day 5 — The $0 Fun Test

Story: Priya's Friday Shift

Fridays used to mean cocktails — $40 minimum.

One week she challenged her friends to “fun without funds.” They made popcorn, played old music, laughed till midnight. She didn't miss the bar once.

Coach's Note

Fun isn't the enemy of frugality; unplanned fun is.

Joy doesn't have to cost. In fact, free joy hits deeper because it's connection, not consumption.

Lesson

Schedule free joy before boredom hits.

When your week already includes small rewards, you're less likely to “treat yourself” through spending.

Behaviourally, this is called pre-committing positive emotion — designing joy on purpose.

Behavioural Trick — Calendar Your Joy

> **Calendar Your Joy:** Block joy like a meeting. If it's on the calendar, it's real. You'll start to anticipate instead of impulse-react.

Daily Prompts

- Plan one $0 activity tonight.
- Invite someone (accountability makes it stick).
- Identify one “temptation route” — mall, app, or site — and avoid it.

Free Fun Tracker

Activity	With Whom	Start Time	Joy Rating (1-10)

Reflection

You don't need to “earn” rest with spending.

Presence = pleasure.

And the more your brain learns that joy isn't bought, the less it begs for the next dopamine checkout hit.

Part II: The Trigger Detox

Now that you've built your awareness foundation, it's time to go deeper. This week, we tackle the hidden forces that keep you spending — the subscriptions you've forgotten, the bills you never questioned, the algorithms designed to manipulate your attention, and the physical clutter that weighs you down.

Think of this week as a detox for your financial life. Just as a body detox removes harmful substances, a trigger detox removes the cues and conditions that prompt unnecessary spending. By the end of this week, your environment will be working for you, not against you.

Day 6 — Subscription Audit

Story: Noel's Hidden Leaks

Nine subscriptions.

He'd only remembered four.

When he finally added them up — streaming, trials, apps, cloud storage — $86 a month.

Cancelling two freed a gym membership's worth of cash instantly.

Coach's Note

Subscriptions are stealth spending: invisible, automatic, emotionless. They prey on inertia — the human tendency to stick with defaults.

Lesson

Pull your last three months of statements.

List every recurring charge.

Decide: Keep, Cancel, Downgrade.

That's all.

Each cancel click gives you a quick dopamine spike and a recurring raise.

Behavioural Trick — Default Flip

> **Default Flip:** Companies auto-renew by default. Flip that power. Cancel first; resubscribe only if you truly miss it after 30 days.

Daily Prompts

- Export statements from bank or PayPal.
- List all subscriptions.
- Cancel or downgrade one today.
- Calendar a review in three months.

Subscription Tracker

Service	Cost $/month	Status	Date Actioned

Reflection

Every cancelled charge is future freedom.

That $9.99 a month isn't small — it's $120 a year.

You just gave yourself a tiny pay rise for zero extra hours worked.

Day 7 — Negotiate the “Fixed” Bills

Story: Tara's 12-Minute Raise

Tara had been paying the same internet plan for five years.

She never questioned it — “bills are just bills.”

One day, she called customer service with a competitor's lower offer open in another tab.

Twelve minutes later, she was saving $22 a month.

Coach's Note

Most people think “fixed costs” are carved in stone. They're not. They're just contracts — and contracts can change.

Negotiation doesn't mean confrontation. It means asking confidently: “Is there a loyalty rate or promotion I qualify for?”

Lesson

You can almost always lower something: phone, internet, insurance, streaming, gym.

The trick isn't charm — it's anchoring.

Anchoring means you set a mental “normal” number before the conversation begins.

Behavioural Trick — Anchoring

> **Anchoring:** Before you call, check a competitor's deal. Quote it first. It plants a lower number in the rep's mind — and in your own. Even if they don't match it, you've now reframed “normal” downward.

Daily Prompts

- Choose one provider to contact today.
- Write your quick script (see template below).
- Make the call.
- Note outcome + calendar your next review in six months.

Negotiation Script Example

> *“Hi, I've been a customer for [X years]. I saw [Competitor] offering $[lower price]. Could you review my plan for a loyalty rate or promotion? I'd like to stay if we can make it competitive.”*

Bill Tracker

Provider	Current $	New $	Change	Next Review

Provider	Current $	New $	Change	Next Review

Reflection

This is a power move.

You're not “begging for discounts.” You're managing your business expenses — because your life is your business.

You just practiced financial self-advocacy — the habit of people who build wealth.

Day 8 — Ads, Emails, and Algorithms

Story: Leo's Quiet Feed

Leo followed 46 brand accounts, 12 influencers, and 5 “deal” pages.

After a challenge, he unfollowed half of them.

Within a week, his urge to “add to cart” dropped by half too.

Coach's Note

Your attention is the product.

Every “suggested for you” is a micro ad designed to trigger a buy. So, let's starve the algorithm of fuel.

Lesson

You don't have to go offline.

You just need to curate your inputs.

Digital minimalism isn't deprivation; it's control.

Behavioural economics calls this choice architecture — shaping your environment so good choices are the easiest ones.

Behavioural Trick — Environment Design

> **Environment Design:** Delete cues that lead to spending; replace them with cues that feed your goals. For example: Unfollow 10 brand or influencer accounts today. Unsubscribe from 10 marketing emails. Turn off personalized ads on one platform. Follow 5 creators who inspire or educate instead.

Daily Prompts

- Unfollow 10 brand or influencer accounts today.
- Unsubscribe from 10 marketing emails.
- Turn off personalized ads on one platform.
- Follow 5 creators who inspire or educate instead.

Digital Detox Tracker

Platform	Action Taken	Emotional Trigger	Notes

Reflection

Algorithms amplify what you give them.

When you click fewer “shop now” posts and more “learn this” or “grow here” ones, your feed — and your future — both changes.

That's free mental real estate reclaimed.

Day 9 — Cash Envelopes (Digital or Physical)

Story: Bea's Freedom Envelope

Bea used to dread budgeting. “It feels like a cage,” she'd say.

Then she tried a simple experiment: $50 in a labelled envelope marked “Fun.” Once it was gone, it was gone — and she stopped feeling guilty about the spending she did do.

Coach's Note

Boundaries create freedom.

When you know how much is available, you stop constantly calculating and worrying. That's the paradox: limits make space for peace.

Lesson

This method works even digitally — create one “envelope” per category (fun, groceries, gas) in your banking app or a separate sub-account. You're turning abstract numbers into tangible choices.

Behavioural Trick — Satiation by Visibility

> **Satiation by Visibility:** Seeing the limit helps you self-regulate. When you physically or visually see money depleting, your brain activates its “loss aversion” circuit — it doesn't want to empty the envelope.

Daily Prompts

- Create one envelope — **Fun $[amount/week]**.
- Spend only from that.
- Log how much remains after each outing.
- Reflect: Did this feel restrictive or freeing?

Envelope Tracker

Envelope	Start $	Spent	Remaining	Notes
Fun	$	$	$	

Envelope	Start $	Spent	Remaining	Notes

Reflection

This isn't old-school budgeting.

This is behavioural design — giving your brain a visible fence so it stops running into the financial street.

Each envelope is a contract between your goals and your impulses.

Day 10 — Declutter to Fund the Goal

Story: Ken's $185 Closet

Ken started clearing his spare room, intending to donate.

By the weekend, he'd listed five items — sneakers, a monitor, books — and made $185. But what surprised him most? The mental space that came with it.

Coach's Note

Your clutter is money in costume.

Every unused item is potential energy — trapped value. Free it, and you free yourself a little too.

Lesson

Decluttering isn't about minimalism for aesthetics.

It's about liquidity.

Turn idle stuff into momentum for your reset goal.

Behavioural Trick — Identity Shift

> **Identity Shift:** Say it out loud: “I'm a person who sells unused items.” Each sale reinforces a new identity — practical, resourceful, intentional. Habits follow identity more than rules.

Daily Prompts

- Choose five items to sell or donate.
- List two for sale today.
- Move all proceeds to your “Reset Fund.”
- Reflect: What emotion comes up when you release stuff?

Declutter Tracker

Item	Platform	Price	Status	Amount Moved

Reflection

You're not just decluttering your space — you're decluttering your energy.

Every forgotten object represents a decision you don't have to carry anymore. You're lighter now — in mind and in wallet.

Part III: Creative Swaps

Welcome to the creative heart of your reset. The first two weeks were about awareness and elimination — seeing clearly and cutting back. This week is about replacement. We're not just removing spending; we're redesigning it.

Every day this week, you'll discover how small changes can deliver the same satisfaction for a fraction of the cost. You'll test whether cheaper alternatives actually feel worse, find joy in free entertainment, and learn that the first 80 percent of quality usually costs just 20 percent of the price. This is where saving starts to feel like a game — and a game you can win.

Day 11 — The Upgrade Test

Story: Nina's Coffee Shift

Every morning, Nina pressed a shiny pod into her $200 machine. It hissed and smelled divine. She told herself, this is my one indulgence.

But when she finally checked the math, her “indulgence” was $0.60 × 3 cups × 30 days = $54 a month.

She tried filtered coffee for a week. Taste: 95 percent as good. Cost: one-fifth. She never went back.

Coach's Note

We don't need to live on deprivation. We just need to know the difference between luxury by habit and luxury by choice.

The Upgrade Test flips the usual logic. Instead of asking “Can I afford better?”, you ask “Would cheaper feel any worse?”

Lesson

Most price jumps are psychological, not functional. The first 80 percent of quality usually costs 20 percent of the price.

By experimenting downwards one notch at a time, you discover your real comfort threshold — and protect your savings without feeling punished.

Behavioural Trick — Just-Noticeable Change

> **Just-Noticeable Change:** Our brains barely register small downgrades. In behavioural science this is the "just-noticeable difference." Drop one brand level at a time until you actually notice a drop in satisfaction — then step one level up. That's your sweet spot: comfort without waste.

Daily Prompts

- Pick one product you use often (coffee, detergent, streaming plan).
- Test a lower-cost version for a week.
- Rate satisfaction from 1 to 10.
- Bank the difference immediately; don't let it float away.

Upgrade Tracker

Item	**Old $**	**New $**	**Saved**	**Satisfaction (1–10)**	**Keep New?** Yes/No

Reflection

Every euro you save here is a double win: you keep the pleasure and gain confidence in your own flexibility.

That's the muscle we're building — adaptability.

Soon, "cheaper" won't mean "less." It'll mean "smarter."

Day 12 — Commute Smarter

Story: Sam's Two-Day Experiment

Sam spent $12 a day driving to work — parking, petrol, tolls.

He promised himself two "cheap commute" days a week: one bike, one carpool. By Friday, he'd saved $24 and gained something unexpected — a lighter mood.

Coach's Note

Transportation is sneaky money. It hides under the label "necessary."

But necessity has degrees. If you can trade even a fraction of your trips for cheaper, healthier ones, the payoff compounds fast.

Lesson

Every commute has four currencies: money, time, health, stress.

Find your balance point.

If biking saves cash and clears your head, it's worth the 10 extra minutes. If carpooling means connection instead of isolation, that's value too.

Behavioural Trick — Pre-Commit the Gear

> **Pre-Commit the Gear:** Set everything up before decision time: helmet by the door, transit card topped up, playlist queued. Reducing friction at 7 a.m. is the difference between "maybe later" and "already on the road."

Daily Prompts

- Plan two low-cost commutes this week (walk, bike, bus, share).
- Prep what you'll need the night before.
- Track both financial and emotional results.
- Reflect: did the cheaper ride cost you comfort or just habit?

Commute Tracker

Day	Mode	Old Cost	New Cost	Saved	Mood Change (+/-)

Day	Mode	Old Cost	New Cost	Saved	Mood Change (+/-)

Reflection

Notice how “spending less” here actually adds to your day — fresh air, movement, maybe conversation.

That's the secret formula we're after: habits that pay you twice — once in euros, once in wellbeing.

Day 13 — Entertainment Without Spending

Story: Arno's Library Card

Three streaming subscriptions. $42 a month.

Then Arno rediscovered something ancient: the public library.

Movies, audiobooks, classes, even board-game nights — all free.

After one month, he'd cancelled two services and gained a community he didn't know he'd been missing.

Coach's Note

Entertainment should refuel you, not drain you.

We mistake variety for value: more platforms, more choice, more noise.

Your nervous system doesn't need endless options — it needs intentional ones.

Lesson

There's a law in behavioural economics called diminishing marginal utility: each additional euro spent brings less satisfaction.

After the first or second subscription, the joy curve flattens.

But novelty — new experiences, not new invoices — keeps dopamine alive.

So, this week, trade money-based novelty for experience-based novelty.

Behavioural Trick — Novelty Injection

> **Novelty Injection:** Do something new that costs nothing: free exhibition, open-mic night, local walk, or swap movie nights with friends. Novelty scratches the same psychological itch as buying — but leaves your wallet intact.

Daily Prompts

- Find one free event or activity in your area.
- Use a library card or community space instead of a paid app.
- Cancel or pause one low-value entertainment cost.
- Rate your enjoyment honestly.

Free Fun Tracker

Activity	Date	Cost	Joy (1–10)	Replace Paid? Yes/No

Reflection

When you replace passive consumption with active participation, you don't lose excitement — you multiply meaning.

You're not giving up pleasure; you're reclaiming ownership of it.

Day 14 — Groceries: The 10-Item Rule

Story: Hana's 20-Minute Shop

Hana used to wander the aisles for an hour, basket filling itself.

Then she made a list: ten items.

She timed herself — 27 minutes door to door.

Her bill dropped by 28 percent, and so did her decision fatigue.

Coach's Note

Supermarkets are designed like casinos: no clocks, no windows, slow music.

The longer you stay, the more you spend. Your weapon is constraint.

Lesson

The 10-Item Rule isn't starvation — it's focus.

Before shopping, decide your core meals for the week and stick to ten distinct ingredients or product types.

You'll waste less food, less time, less willpower.

Behavioural Trick — Choice Bracketing

> **Choice Bracketing:** Bundle decisions together. When you make one grocery plan for several days, you protect yourself from dozens of tiny temptations. Less choice = less chaos.

Daily Prompts

- Write your 10-item grocery list.
- Shop after eating, not hungry.
- Set a 30-minute timer; treat it like a mission.
- Track what you actually bought.

Grocery Tracker

Item	Planned $	Actual $	Over/Under

Reflection

Every time you stick to that list, you're training executive control — the same skill that grows savings, builds fitness, and sustains focus. You're practicing micro-discipline with macro payoff.

Day 15 — Micro-Rewards, Not Purchases

Story: Jae's Sunset Celebration

When Jae paid off a credit card, her reflex was to “reward” herself with shopping.

Instead, she packed dinner, walked to a hilltop, and watched the sunset. The joy lasted longer — and cost nothing.

Coach's Note

We often spend to celebrate. The intention is good, the method's expensive.

Celebration is essential for momentum, but rewards don't have to be material.

Lesson

Habits need reinforcement.

When you reach a mini-goal, pair it with a micro-reward: something small, sensory, immediate, and meaningful — a walk, song, nap, phone-free hour. That keeps the feedback loop alive without draining funds.

Behavioural Trick — Reward Substitution

> **Reward Substitution:** Replace the "shopping dopamine" with "achievement dopamine." Your brain still gets its hit; it just learns to link pleasure to progress, not purchase.

Daily Prompts

- Define three free or nearly-free rewards you genuinely enjoy.
- Link each to a milestone (e.g., every $100 saved).
- Celebrate one today, no matter how small.
- Reflect on how the experience felt versus a typical bought reward.

Reward Tracker

Milestone	Reward (Free)	Date	Feeling (1–10)

Reflection

Money doesn't create celebration — meaning does.

The more you find joy in what costs nothing, the more your savings become self-reinforcing.

You've just rewired your reward system for sustainability.

Part IV: Money Wins & Social Boundaries

You're halfway through your reset. You've built awareness, eliminated triggers, and discovered creative alternatives to spending. This week is about consolidation — locking in your progress, handling social pressure, and building the emotional skills that protect your financial wellbeing.

Money doesn't exist in a vacuum. It lives in a world of friends, family, colleagues, and social expectations. Learning to say no gracefully, to celebrate without spending, and to set boundaries without destroying relationships — these are the skills that separate temporary change from lasting transformation.

Day 16 — Money Wins Map

Story: Diego's Graph

Diego didn't think he was saving much.

Then he plotted his weekly totals on a simple line chart.

The numbers rose gently, almost invisibly at first.

But after three weeks, that line curved upward like a sunrise. He hadn't just saved $130 — he'd built proof.

Coach's Note

Progress hides in plain sight.

Our brains crave visible feedback.

That's why every app, game, and social platform uses streaks and scores — and you can use the same psychology for your finances.

Lesson

You need a scoreboard.

Not to judge, but to celebrate.

A “Money Wins Map” makes your effort tangible: one simple graph, bar chart, or tracker that grows as you save.

You're turning an invisible virtue into a visible victory.

Behavioural Trick — Commitment Publicity

> **Commitment Publicity:** When you tell someone about your goal or show your chart, you activate social accountability. We're wired to stay consistent with what we've shared. So yes — text a friend your total. Post a story. Or just stick the chart on your fridge. Let your wins see daylight.

Daily Prompts

- Add up everything you've saved so far.
- Plot it on a physical or digital chart.
- Share it with one accountability buddy.
- Write one line about how that number makes you feel.

Savings Tracker

Day	Saved (est.)	Cumulative	Mood (1–10)

Reflection

Numbers are quiet bragging rights.

Every time you see that line rise, your brain says, I did that. That pride — not guilt — is what keeps habits alive.

Day 17 — The “No for Now” Script

Story: Lana's Text Message

Lana's friend group loved big Saturday brunches — $35 each time.

When she started the reset, she dreaded the invite ping.

Then she drafted one simple response:

> *“Hey! I'm doing a 30-day money reset — can we do a park picnic instead?”*

The reply came fast: Love that. I need it too.

Turns out, everyone was tired of overspending; they just needed someone to say it first.

Coach's Note

Boundaries are love with direction.

Saying “no” to one thing protects your “yes” for something better.

Lesson

You can decline kindly, without guilt.

Script your “No for Now” phrases ahead of time.

Preparation replaces panic. Example:

> *“That sounds great! I'm on a no-spend challenge — can we plan something free this week?”*

You're not rejecting people; you're reframing plans.

Behavioural Trick — Prewritten Words

> **Prewritten Words:** When emotion spikes, decision power drops. Having scripts ready lets you respond rather than react. It's the same trick public speakers use: practice before pressure.

Daily Prompts

- Write two polite “no for now” scripts you’d actually use.
- Use one today — in text, chat, or real life.
- Note how it felt after sending. Relief? Pride? Nerves?
- Reward yourself with a $0 joy moment tonight.

Boundary Tracker

Invite	Your Response	Alternative Suggested	Outcome

Reflection

You just exercised your financial voice.

That's power.

The moment you say “no” calmly, you tell your subconscious, I'm in control here. That's where true wealth begins.

Day 18 — Temptation Bundling

Story: Jo's Podcast Kitchen

Jo dreaded cooking.

She'd end up ordering food after work and calling it “treating myself.”

Then she made a rule: I can only listen to my favourite podcast while cooking from the pantry.

Suddenly, dinner prep became her relaxation ritual. The takeout habit? Gone.

Coach's Note

We don't break habits by force. We overwrite them with better ones that use the same reward system.

Lesson

Temptation Bundling pairs something you should do with something you want to do. It's a proven motivation amplifier: by linking pleasure to productivity, you teach your brain to crave the right actions.

Behavioural Trick — Bundle to Build

> **Bundle to Build:** Attach the “want” to the “should” so they always appear together. Over time, the “should” triggers itself because your brain associates it with pleasure.

Daily Prompts

- Choose one productive task you avoid.
- Choose one indulgence you love.
- Pair them.
- Do it once today and note your mood before and after.

Bundling Tracker

Productive Task	Fun Pair	Start Time	Mood Before	Mood After

Reflection

You're not “hacking” discipline; you're harmonizing it.

The goal is never punishment. It's pleasure with purpose.

Day 19 — The 24-Hour Rule

Story: Zara's Wishlist

Zara's weakness: late-night scrolling.

She decided on one rule — no non-essential purchase without 24 hours of waiting.

She started adding everything to a “Wishlist” note instead of cart. By next day, 80% of those “must-haves” felt irrelevant.

Coach's Note

Impulse fades faster than you think. All you need is a pause button.

Lesson

This is the simplest guardrail you'll ever use:

If it's not food, medicine, or work-critical, it waits 24 hours. No exceptions.

After 24 hours, ask:

Behavioural Trick — Cooling-Off

> **Cooling-Off:** Time separates emotion from action. Marketers rely on urgency; you counter with patience. Most desire is just adrenaline. Wait, and it burns off.

Daily Prompts

- Create a Wishlist note on your phone.
- Every non-essential goes there, not in your cart.
- Review yesterday’s list today.
- Cross off what lost its shine — and celebrate the restraint.

Wishlist Tracker

Item	Date Added	Emotion	24h Passed	Still Want?	Action

Reflection

You're not denying yourself; you're delaying gratification.

That delay is what separates emotional spenders from intentional ones. You're crossing that line right now.

Day 20 — Emergency Fund Starter

Story: Noor's Safety Cushion

Two years ago, Noor's car broke down.

It cost $400 — she put it on a credit card and spent six months paying it off.

When she joined the reset, her first goal was $300 in a “buffer.”

A month later, when her washing machine quit, she smiled — and paid cash. Crisis downgraded to inconvenience.

Coach's Note

An emergency fund isn't just financial — it's emotional armor. It replaces panic with peace.

Lesson

You don't need thousands to start.

Aim for $300–$500 — enough to turn emergencies into errands. Use a labelled vault or separate savings account:

“Buffer — for future me.”

Every time you move money there, you reinforce self-trust.

Behavioural Trick — Named Accounts

> **Named Accounts:** Names shape behaviour. When you title an account Emergency Fund or Peace Cushion, you remind your brain of the goal every time you see it.

Daily Prompts

- Open or label a buffer account today.
- Move today’s savings (or sale proceeds) into it.
- Automate a small weekly transfer.
- Write what “security” feels like to you.

Buffer Tracker

Date	Deposit	Balance	Emotion

Reflection

That little buffer isn't just money — it's dignity.

It says, “I've got me.”

And once you feel that, you'll never want to go back to chaos again.

Part V: Social Spending Fix & Habit Locking

You've proven to yourself that cutting back doesn't feel like punishment. Now we make sure your progress survives real life — the birthday dinners, the pressure to keep up, the social expectations that have quietly drained your account for years.

This week is about maintaining connection and joy while keeping the financial freedom you've built. You'll learn to host without stress, give gifts that matter, set digital boundaries, align spending with your values, and put your savings on autopilot. These are the habits that separate a successful reset from a temporary break.

Day 21 — Host on a Budget

Story: Omar's Potluck Revolution

Omar loved having people over, but “hosting” used to mean stress and takeaway bills. He tried a new approach: a themed potluck night — “Taco Tuesday, bring one topping.” Everyone had fun, nobody went broke. His friends started copying him.

Coach's Note

Hospitality isn't about perfection; it's about warmth.

When you set creative boundaries, you model balance for everyone else.

Lesson

Being the host gives you control over both environment and expense. The secret is transparency: set the tone early.

> *“I'm doing a money-reset month, so I'm keeping things simple — potluck style!”*

People don't mind; they usually feel relieved.

Behavioural Trick — Identity Reframe

> **Identity Reframe:** Say to yourself: “I'm the creative, thrifty host.” Identity shapes behaviour. When thriftiness becomes part of your story, you stop feeling deprived; you feel proud.

Daily Prompts

- Plan one low-cost hangout this week.
- Message your invite list today.
- Track cost vs. fun factor afterward.
- Note what you’ll reuse next time.

Event Tracker

Event	Date	Budget	Actual Spend	Joy (1-10)	Notes

Reflection

Hospitality is generosity, not expenditure.

You're proving that good times are measured in laughter, not receipts.

Day 22 — Gifts with Meaning, Not Price

Story: Mia's Letter

For her sister's birthday, Mia wrote a five-page letter instead of buying jewellery.

Her sister cried — happy tears.

Cost: paper and time.

Value: immeasurable.

Coach's Note

Gift-giving triggers guilt, comparison, and pressure.

You can redefine it by focusing on meaning per dollar.

Lesson

Agree on caps, share intentions, and focus on experience or creation.

A $10 handmade playlist can outweigh a $100 trinket because it says, “I saw you.”

Behavioural Trick — Social Norm Setting

> **Social Norm Setting:** You can reset expectations by simply voicing them. “I'm keeping gifts small and meaningful this year — hope that's cool.” Most people mirror relief, not judgment.

Daily Prompts

- Choose an upcoming occasion.
- Set a clear spending cap.
- Brainstorm three meaningful, low-cost ideas.
- Share your new approach with one person.

Gift Planner

Occasion	Cap $	Idea	Prep Date	Status

Occasion	Cap $	Idea	Prep Date	Status

Reflection

You're rewriting social currency.

Connection > Consumption — and your relationships grow richer because of it.

Day 23 — The One-Screen Rule

Story: Neel's Shopping Silence

Neel realized most impulse buys happened when he bounced between laptop, tablet, and phone.

He restricted purchases to one device for one hour a week. Impulse dropped; clarity rose.

Coach's Note

More screens = more temptation.

You don't need a digital detox; you need digital boundaries.

Lesson

Designate one device for all purchases and confine shopping to a fixed window. That single decision cuts spontaneous spending by over 30 percent in behavioural trials.

Behavioural Trick — Constraint Design

> **Constraint Design:** Constraint feels like limitation but functions like liberation. You can't overspend on autopilot if the autopilot button's gone.

Daily Prompts

- Pick your “spend device.”
- Disable store apps elsewhere.
- Schedule a 1-hour weekly shopping window.
- Log how many temptations you skipped.

Digital Tracker

Device	Shopping Window	Temptations Avoided	Notes

Reflection

Boundaries don't shrink your world; they expand your calm. Each no-spend moment is reclaimed focus.

Day 24 — Spend on Values

Story: Aya's Dance Class

Aya cut random impulse buys but kept $30 a month for dance.

“That hour of joy is non-negotiable,” she said.

That single choice made her reset sustainable.

Coach's Note

Money without meaning feels empty. Values give every euro direction.

Lesson

List your top 3 values — maybe Health, Family, Creativity.

Then audit your spending: does it reflect them?

Trim what doesn't; protect what does.

This transforms budgeting from restriction to alignment.
Behavioural Trick — Value Tagging

> **Value Tagging:** Label transactions by value instead of category. When you see "Connection $12 – coffee with friend," you reinforce purpose, not guilt.

Daily Prompts

- Identify your top three values.
- Map three expenses to them.
- Cut one expense that doesn't fit.
- Reallocate that money toward something that does.

Value Tracker

Expense	Linked Value	Keep/Trim	Feeling

Reflection

When spending mirrors your priorities, discipline becomes effortless. You're not budgeting anymore; you're curating a life.

Day 25 — Automate the Good

Story: Sol's Invisible Transfers

Sol set a weekly $25 auto-transfer to savings.

Six months later she'd saved €650 without thinking. “I just forgot to fail,” she laughed.

Coach's Note

Automation is the grown-up form of self-care. It removes willpower from the equation.

Lesson

Schedule money to move itself: pay yourself first.

Automate savings, debt payments, or bill drafts. What happens automatically happens reliably.

Behavioural Trick — Default to Save

> **Default to Save:** Default options rule human behaviour. If saving happens by default, spending requires effort — and effort filters out impulse.

Daily Prompts

- Set up at least one automatic transfer today.
- Name each automation (e.g., “Future Trips,” “Debt Freedom”).
- Review automations monthly — once set, forget.
- Celebrate: you just hired a robot to build your wealth.

Automation Tracker

Automation	Amount $	Frequency	Start Date	Review

Reflection

Every automation is a vote for your future self.

Your system now works for you, not against you. That's freedom on autopilot.

Part VI: Lock-In & Launch Forward

You've reached the final stretch. These last five days aren't about learning new tricks — they're about cementing the ones you've already learned into a lifestyle that lasts. This is where your 30-day experiment becomes your new normal.

You'll review your progress, stack your habits so they stick, build a fund for your future self, teach what you've learned, and design your personal maintenance system. By Day 30, you won't need this book anymore. You'll be your own financial coach.

Day 26 — The Reset Review

Story: Elise's Mirror

On Day 1, Elise felt nervous even opening her banking app.

Now she scrolls through her tracker like a scientist—curious, not ashamed.

She's spent $240 less this month and knows exactly where it went. That clarity feels better than any purchase ever did.

Coach's Note

Reflection turns experience into evidence.

You didn't just survive 25 days of restraint—you collected data on your habits, triggers, and wins.

Lesson

List everything that changed:

This review is your compass. Without reflection, lessons fade; with it, they compound.

Behavioural Trick — Self-Attribution

> **Self-Attribution:** When you consciously link outcomes to your own effort (“I made this happen”), motivation spikes. You're teaching your brain that success is repeatable, not luck.

Daily Prompts

- List three things you’re proud of.
- List two that still need work.
- Decide one micro-habit to keep daily.
- Celebrate without spending.

Reset Summary Table

Category	Start $	End $	Change	Lesson

Reflection

Progress is proof, not perfection.

You've rewritten your financial story from chaos to clarity. This mirror is your medal—keep it close.

Day 27 — The Habit Stack

Story: Kofi's Morning Flow

Kofi wanted to track expenses daily but kept forgetting.

Then he linked it to his coffee ritual: brew → open app → log yesterday. Within a week it was automatic.

Coach's Note

New habits survive when they hitchhike on existing ones. That's habit stacking—attaching the new to the old.

Lesson

Find one reliable routine (morning drink, commute, bedtime scroll).

Attach your financial micro-habit to it: log, review, transfer.

Soon it rides the same neural pathway as brushing your teeth.

Behavioural Trick — Cue Piggybacking

> **Cue Piggybacking:** Habits are cue-based. By piggybacking on an existing cue, you skip the hardest part—remembering.

Daily Prompts

- Pick one solid daily habit.
- Choose one money task to attach.
- Do the pair today.
- Note ease level (1–10).

Stack Tracker

Base Habit	New Habit	Ease Score	Notes

Base Habit	New Habit	Ease Score	Notes

Reflection

Routines aren't cages; they're exoskeletons.

Build them right, and they carry you effortlessly toward your goals.

Day 28 — Future-You Fund

Story: Nadia's Envelope

Nadia renamed her “Savings 2” account to “Future Nadia Adventures.” Every time she saw it, she smiled—and kept depositing.

Two months later she booked a weekend trip, guilt-free.

Coach's Note

Saving for “someday” is vague.

Saving for someone—your future self—is magnetic.

Lesson

Visualize who that future-you is: calm, secure, generous.

Then build a fund dedicated to her.

These transforms saving from obligation to devotion.

Behavioural Trick — Visualization Trigger

> **Visualization Trigger:** When you picture a vivid future, your brain treats it as emotionally real. That makes delayed gratification feel immediate.

Daily Prompts

- Name your future-you fund.
- Write three adjectives describing that version of you.
- Move $10 (or whatever fits) into the fund.
- Write a note from them back to you.

Future-You Table

Date	Deposit	Balance	Message to Self

Reflection

You're not saving; you're time-traveling—sending kindness forward. That's wealth in its most human form.

Day 29 — Teach It Forward

Story: Ren and His Cousin

Ren's 17-year-old cousin asked, “How do I start saving?” He showed her his tracker.

Watching her eyes light up, Ren realized he'd become the mentor he once needed.

Coach's Note

Teaching cements mastery.

Explaining what you've learned rewires it from information into identity.

Lesson

Pick one person—friend, partner, teen, colleague.

Share a single concept from this reset. Don't preach; just tell your story.

When you say, “Here's what worked for me,” you reinforce your own progress.

Behavioural Trick — Prosocial Commitment

> **Prosocial Commitment:** Humans stick with habits that serve others. When your reset helps someone else, quitting feels like letting the team down—so you keep going.

Daily Prompts

- Choose who you’ll share with.
- Pick one lesson to teach.
- Do it today—text, call, or coffee chat.
- Reflect on how it felt.

Teach Tracker

Person	Topic	Date	Feeling

Reflection

Legacy isn't about wealth; it's about wisdom.

Each time you pass on a habit, your success multiplies.

Day 30 — Your New Normal

Story: You

You wake up.

You check your accounts—not with dread, but quiet pride.

Your fridge holds food you planned, your inbox is lighter, your budget lives like muscle memory.

You've built a system that protects your peace.

Coach's Note

This isn't the end. It's the beginning of autopilot calm.

Lesson

Maintenance = Mindfulness + Momentum.

You're now fluent in your own finances.

Behavioural Trick — Automatic Identity

> **Automatic Identity:** Call yourself a “money minimalist,” “intentional spender,” or whatever phrase resonates. Identity predicts behaviour; own the title, live the habit.

Daily Prompts

- Write your new money identity statement.
- Choose one automation or habit you’ll carry forward.
- Plan a symbolic closing ritual tonight: candle, playlist, reflection.
- Write a note to yourself 90 days from now.

90-Day Planner

Review Date	Focus Area	Goal	Reward

Review Date	Focus Area	Goal	Reward

Reflection

Look at what you've done.

Thirty days ago, you were guessing: now you're guiding.

You've proven that freedom isn't found in spending—it's built in awareness.

Take a deep breath.

This is your new normal. Welcome home.

Final Reflection & 90-Day Plan

- ☐ Rule 1 (keep): ________________________________
- ☐ Rule 2 (keep): ________________________________
- ☐ Rule 3 (keep): ________________________________

Monthly Ritual (15 minutes)

1. Review automations & balances.
2. Scan statements for leaks.
3. Pantry-first meal plan.
4. Wishlist check.
5. Celebrate one win.

Quarterly Ritual (45 minutes)

1. Re-negotiate one bill.
2. Audit subscriptions.
3. Recalibrate sinking funds.
4. Run a **7-day mini reset**.

Afterword: The 90-Day Expansion Plan

Keep looping the system:

Revisit these pages quarterly. Each pass strengthens the neural path from impulse to intention.

"The goal isn't to be perfect with money; it's to be peaceful with it."

Congratulations. You've completed The 30-Day No-Spend Reset — Edition.

Your life now runs on design, not default.

Printables & Extras Resources

Alongside this workbook, you can access a set of printable tools that support your journey. Scan the QR codes below or visit the links to download each resource.

1. 30-Day Daily Log Sheets (PDF)

One page per day — track your spending, reflections, and wins throughout the challenge.

https://drive.google.com/file/d/1KO60dCjq9YoFJsP4QYMUcAe2iyGblEDI/view?usp=sharing

2. Pantry Challenge Planner (PDF)

Plan meals from what you already have and reduce food waste.

https://drive.google.com/file/d/1GRWSpg5x9YbipW70Sn6snc42uOuICQl/view?usp=sharing

3. Subscription Audit Sheet (PDF)

A comprehensive checklist to identify and eliminate hidden subscriptions.

https://drive.google.com/file/d/13MaaNDzN1TRrq2JewF6cQ2Yygktr4u6K/view?usp=sharing

4. Savings Goal Thermometer (PDF)

Visual tracker to watch your savings grow — colour it in as you hit milestones.

https://drive.google.com/file/d/15qDUtFEzJM31am6B2nCt752hMOI0gxA9/view?usp=sharing

5. Envelope Labels (Printable)

Printable labels for your cash envelope system — Fun, Groceries, Gas, and more.

https://drive.google.com/file/d/12piLn2FmM_QexmP1UYYiLA53rQYUWhKz/view?usp=sharing

6. Wishlist Review Worksheet (PDF)

Capture wishlist items and review after 24 hours before deciding to buy.

https://drive.google.com/file/d/12V40Btg5WnQbmuJLFiPZR2hGGwIktOVq/view?usp=sharing

7. Emergency Buffer Ladder (PDF)

Step-by-step guide to building your emergency fund from $100 to $1,000.

https://drive.google.com/file/d/1wEOIZCoqpgI5FNGP4_yeK44FoMyayG6I/view?usp=sharing

Quick Access QR Codes

Point your phone camera at any QR code to download the resource instantly.

[QR Code: 30-Day Daily Log Sheets]— Scan to download the daily log PDF

[QR Code: Pantry Challenge Planner]— Scan to download the pantry planner PDF

[QR Code: Subscription Audit Sheet]— Scan to download the subscription audit PDF

[QR Code: Savings Goal Thermometer]— Scan to download the savings thermometer PDF

[QR Code: Envelope Labels]— Scan to download the printable envelope labels

[QR Code: Wishlist Review Worksheet]— Scan to download the wishlist worksheet PDF

[QR Code: Emergency Buffer Ladder]— Scan to download the buffer ladder PDF

About the Author

Falhay S.

Falhay S. is a behavioural finance writer and coach dedicated to helping everyday people transform their relationship with money. Drawing from behavioural economics, psychology, and real-world financial experience, Falhay creates practical tools that bridge the gap between knowledge and action.

The 30-Day Zero-Spend Reset Challenge Workbook was born from years of observing the same pattern: smart, capable people struggling not because they lacked information, but because they lacked systems. Falhay believes that financial change doesn't start with a spreadsheet — it starts with awareness, and awareness starts with a single question: Why do I spend the way I do?

When not writing or coaching, Falhay can be found testing frugal recipes, exploring free community events, and reminding friends that their worth isn't measured by their bank balance — but their peace certainly can be.

“You don't need to be perfect with money. You just need to be intentional.”

The 30-Day

Zero-Spend Reset

A Step-by-Step Challenge to Stop Impulse Spending, Rebuild Savings, and Take Back Control of Your Money

★ ★ ★ ★ ★

"This workbook changed my relationship with money. The daily stories made it feel like having a coach in my corner." — Early Reader

- 30 Days of Guided Challenges
- Behavioural Science-Based Strategies
- Printable Trackers & QR-Code Resources
- Daily Reflection Tables & Coaching Notes

By Falhay S.