

# 12 MONTH

[arrestyourdebt.com](http://arrestyourdebt.com)

## Cutback And Save Challenge

*Reach your financial goals quicker!*

January	Do not buy anything other than necessities this month. No new clothes, no new toys, no games, only necessities. Nothing new comes into the house. Put the extra money in savings.
February	Let's get healthy! No buying candy or junk food in May. Eat whatever Halloween stash is still left. Extra money? Stash it!
March	No alcohol, cigarettes, tobacco, soda or other things that will kill you this month. If you haven't quit smoking yet, this is the month to do it! Put the extra money in savings.
April	Buy everything with cash this month! No credit or debit card usage. This will help you curb your spending – parting with cash hurts!
May	Do not eat out this month. Pack your lunch and no restaurants. Put the extra money in savings.
June	It is HOT! Double check your AC settings. Turn it up a degree more than you are used to while you are home and make sure to set it higher while you are not home to save on your energy bill. Stash the extra cash!
July	Cancel that hair or nail appointment – cancel an early morning golf game. No expensive personal care or hobbies this month. Stash the cash.
August	Almost made it out of summer. Avoid going out to the movies or other expensive entertainment options this month. Save the cash!
September	If you haven't canceled cable and you're not locked in to a contract – now is the time to cut the cord. If you have Netflix and Hulu, cancel one this month and add it next month if you miss it too much.
October	No additional cutbacks this month – instead, look for a side hustle or a way to create a little more income!
November	Keep the heater turned off as long as possible. Use extra blankets and sweaters.
December	Propose a cheap holiday season to family members. Create a gift budget and stick to it (white elephants are great!) – No more credit card debt!