



Let's Get Started

2024 THE “NO-SPEND” YEAR

THE BASICS FOR A YEAR WHERE YOU SPEND
LESS ON MATERIALISTIC GOODS TO HAVE
MORE FOR ADVENTURES



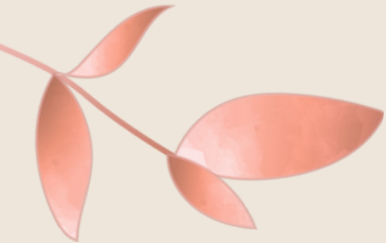


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IN THIS E-BOOK, WE'LL COVER HOW TO MAKE YOUR YEAR BUDGET FRIENDLY SO YOU CAN LIVE YOUR DREAM LIFE FREELY.





HEY, I'M DORA

This e-book was created for YOU.

It will help you to shift your focus to the things which are important to you, from those which are cluttering your space and your mind and taking away your opportunities to thrive.

Dora



EVERY MOMENT IS
AN OPPORTUNITY
TO CHANGE YOUR
PERSPECTIVE.



01

INTRODUCTION

Hi, my name is Dora, I'm a life&health coach and nutritionist. My main goal is to help people (including myself) get over their struggles in life and develop constantly to live their best life.

As I love cooking, travelling and running, I have collected a lot of items over the years mainly connecting to my hobbies, until it was too much. If you ever felt like that or feeling it now, then this e-book is for you, to help say goodbye to the things that don't serve you any more.

LET'S DO IT!



02 PREPARE FOR A NO-SPEND YEAR

What does a no-spend year actually mean?

That you won't spend a penny in the whole year? Nope, not totally.

It means that you will spend less on things that are not truly necessary for your lifestyle, to have more to spend on things you love. It will be unique to everyone, because we all have different interests.

But where shall we start?

First of all you have to know what you already own. Actually 99,9% of people don't know how much stuff they have until they need to move, or they inherit from other people, or start to declutter their space.

Decluttering is a great way of self-love and taking care of your living space. This doesn't mean you have to do it all at once or throw out half of your belongings. This can be a hard and emotional process, but you can make it easier by doing it every day for a bit, until it forms into a habit. Items can come into our life in separate forms: buying them, receiving as a gift, or when someone passes we are left with them.

How to start? Choose a part of your home and start in small with a drawer, or a box. You can always find something to get rid of.

Don't limit it to your physical space only, but digital clutter can be a thing too. just think about the amount of photos we have on our phones, and how many of them do you really need.

I suggest you to make a list of all the areas (or use the one on the next page), and dedicate time for them to clean out as much as possible. You will find that there are items you forgot about or what you have multiply of and didn't even know.



AREAS TO DECLUTTER

- hallway area
- closet in the hallway
- living room
- kitchen
- bathroom/s
- bedrooms / kids rooms
- laundry room
- drawers
- shelves
- books/ magazines
- printed photos
- documents
- laptop
- phone
- work space
- balcony/garden
- car
- pantry
- fridge/freezer
- garden cabinets
- garage
- under the stairs area
- plants
- pets drawers

You can try to section these areas, or spend 20 minutes a day going around and check what you can look through.

If you got stuck you can look online for tips, useful methods for organization. My favourite tip is to digitalize all documents and old photos you can and get rid of physical clutter as much as you can.

Below you can also list your areas you didn't find in my list, and you can also write your guidelines for this process.

YOUR NOTES:

enjoy the process

03 THE WHY FIND YOUR PURPOSE

This is the most important in any process: finding your strong why.

What motivates you to start and keep up with it? What will move you when you want to give up, or feel tired to follow your steps?

Stop for a moment and think about your main goal. Do you want financial freedom? Have debt? No money to travel? Want to start a business? Want to help family?

After you have your why, you have to find out why you didn't reach that goal by now. What are the habits you stuck with throughout the years, that are holding you back?

What are the circumstances standing between you and your goals? What depends on you and what on others? And please don't blame others for those things that could be changed.

So let's begin by listing your reasons you want to spend less, and for what you would want to have more:



04 DEVELOP A STRATEGY

Whenever we find a new goal, after declaring our why, the second most important step is to create habits around it.

What behaviour can help you reach your goal? Check where you spend the most money and why, then get creative with ways you could turn this around. For example if you like buying clothes, and you constantly feel “I have nothing to wear”, maybe it is because you don’t shop mindfully. When you want to buy an item imagine what will you wear it with? How many outfits can you create with it?

Try to do this first with the items in your wardrobe and sort out the least used ones.

Often our circumstances determine our income and costs. Go through your life aspects, what could be better, what could be changed. We tend to say I don’t earn enough to afford something, but when was the last time you asked for a raise or looked for a better paying job? Do you have a hobby that could create an income for you? Have you looked into online possibilities for extra payment?

Other habits can influence our expenses. How many times do you eat out, or order food? Could you make more meals at home? It could affect your health too, not just your budget.

Do you have hobbies or a profession that needs expensive gear? Can you get those second hand cheaper? Do you have some items which could be sold first?

How often do you lend or give away money for friends or family? If you want to help, then maybe try to come up together with other ways which could help them fix financial problems instead of plugging the gap month by month. Stand up for yourself and communicate it properly that you also need that amount.



05 CREATE A PERSONAL BUDGET

After going through all these areas and questions it is time to create your personal budget.

Write down your expenses for a month. Then group them into:

- must: groceries, home, fuel
- optional: would make life easier, but not a must (new course)
- not needed: new clothes, decor, book

Check how much can you save if you really try? How to use this amount?



06 CHOOSE A PLATFORM

If you managed to carve out an amount for saving, what is the best way to use it?

Well you can invest it, or put it into a savings account. The best option is a separate account from your main one, so you will not be able to use it for everyday needs, but you can access it when you will reach your goal saving and need it. There are several options, please contact an expert or you bank to choose the best option for you.

You can also create a platform to see your incomes and savings, this can be a spreadsheet in your notebook, the app of your bank, or write it on paper (next page).

07 PRACTICAL TIPS

Now let's see some tips that can help you plan and fulfil this no spend year and reach your goals.

Always buy **quality items**. Even these are a bit pricy they will last much longer, so worth it on the long run.

One in - one out: if you buy something get rid of one item instead.

Minimal home decor: clutter in your home will create clutter in your mind and cause stress. If you have a neutral base palette you can elevate the mood in your space with seasonal colour accessories, like cushions.

No buy items: there are some things that are not needed for your everyday living, like:

- souvenirs - collect memories with adventures
- books - go to a library or read online. how many times have you read the same book?
- clothing items which are not needed

Use cash instead of credit cards, When money is physically in your hands you see it getting less and take care of it more. With a card you can only see the damage you made, when you check your account, and sometimes it is already too late.





Toiletries are a large group that are needed, but can be replaced with items that last more and can be health conscious.

- shampoo and conditioner - use a bar form, it takes up less space, better for travel and lasts so much longer.
- period products - if you are opened for new solutions you can change tampons and pads to period cups or underwear. They can be reused for years saving money and making less impact on the environment
- candles - use aroma diffuser, it's a one time investment. Use up your leftover candle jars as containers for storage.
- cleaning items - try washing soda, vinegar and bicarbonate soda.

Kitchen items:

- buy multi-function gadgets instead of separate items for every task.

- quality glass storage, or repurposed jars. these last longer than plastic, and doesn't release microplastics into your foods when heating up the food.
- tea or coffee filters - you can buy metal filters that can be used forever.
- meal prep with what you have, list your pantry on Sundays, only buy what you need for the week

Apps or subscriptions: how many times did you start a diet or work out program and stopped half way, because it is not tailored to you, you don't have an accountability partner, no one is following up or adjusting it to you? [!:1 coaching](#) can give all this to you with weekly catch ups, personalized meal plans according to your goals and possibilities. Holistic approach is important, taking your life circumstances in consideration, helping with time management.

Exercise: you can find plenty of home workouts online

CONCLUSION



PREPARE

Get yourself and your environment ready, know what you already have, what can be sorted out or kept, gifted or donated,



DEFINE YOUR WHY

Choose your strong goal which will be your guiding star throughout the year. Any time you would buy something not crucial for your everyday life, ask yourself if it serves your purpose.



DEVELOP A STRATEGY

Create habits around your goals, change what is possible to serve your development and release what is holding you back. Check your circumstances and look for gaps that could be filled for a better result.



BUDGET PLANNING

Take in consideration your incomes, expenses, must buys, optional things and mindfully plan for every week/month. Check from time to time if you are on the right track following your plan. Take care of your savings, invest or open an account for them.

THANK YOU FOR READING!



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COACH

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