

## Quick Reference Checklist – The No Budget Budget

This checklist condenses the key habits of the No Budget Budget into a simple guide.

Use it weekly to stay aware and avoid drifting off track.

Action Step	Why It Matters	Tick
Check bank balance weekly	Avoid surprises and spot overspending early	<input type="checkbox"/>
Automate bills and savings	Ensures essentials are covered without thinking	<input type="checkbox"/>
Pause 24 hours on non-essentials	Prevents impulse purchases you might regret	<input type="checkbox"/>
Review subscriptions quarterly	Cancels what you no longer use or value	<input type="checkbox"/>
Keep an emergency buffer	Stops unexpected bills derailing your finances	<input type="checkbox"/>

Tip: Screenshot this checklist or print it to keep by your fridge or desk for quick weekly reminders.

Read the full report here: [How to Spend Smart Without Budgeting](#)