No spend reset with exceptions

Reduce optional purchases without skipping necessary spending.

Three steps

1. Choose a short period
2. Define essential exceptions
3. Record optional decisions

A worked example

Date	Tuesday
Optional purchase	New decor
Decision	Wait
Essential exception	Groceries

Groceries remain an essential expense.

Do not postpone necessities.

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Use one row per item or decision. Start with what you know.

Date	Optional purchase	Decision	Essential exception

My next action / when