



# The 7-Day Money Boundaries Challenge



# Introduction

Setting financial boundaries is a powerful act of self-leadership. It is how you protect your income, prioritise your goals, and build a lifestyle grounded in clarity and control. Whether you are navigating peer pressure, family expectations, or personal spending habits, boundaries help you say yes to financial peace and no to unnecessary strain.

This 7-day calendar prompt is designed to help you take consistent and intentional action, one day at a time. Each task builds your confidence and reinforces your ability to honour your financial values in everyday decisions.





# How to Use This Calendar Prompt

Each day presents a clear and purposeful prompt. Your goal is to complete the activity before the day ends. Every prompt also includes a defined outcome, so you can track your mindset shift as you go.

This tool is printable for those who prefer a tangible version and ideal for self-reflection. You can also use it as part of a personal finance challenge with friends or your accountability group.

Tip: Tick off each completed prompt and journal how it made you feel. The goal is progress, not perfection.



DAY 1

## Define Your Boundary

**Prompt:** Write down one financial boundary you intend to uphold going forward

**For example:** *I do not lend money that I cannot afford to lose*

**Expected Result:** Clarity. You have drawn a personal financial line based on your priorities



DAY 2

## Rehearse a Respectful No

**Prompt:** Draft a polite and firm response to a financial request or social pressure

**For example:** *Thank you for thinking of me but this is not within my budget at the moment*

**Expected Result:** Confidence. You have equipped yourself with language that reflects your values



DAY 3

## Identify Your Pressure Point

**Prompt:** Pinpoint a recurring situation or relationship dynamic that challenges your financial boundaries

**For example:** *Whenever my friends plan an expensive weekend getaway, I feel pressured to join even when it's not financially wise.*

**Expected Result:** Awareness. You can now anticipate and manage the triggers that disrupt your financial discipline



DAY 4

## Delay the Spend

**Prompt:** When tempted to make a spontaneous purchase, pause for 24 hours and reassess the decision

**For example:** *You see a flash sale on sneakers but decide to wait a day to see if the urge passes or aligns with your budget.*

**Expected Result:** Control. You are reinforcing intentional spending instead of emotional reactions



DAY 5

## Build a Simple Budget

**Prompt:** Draft a basic weekly or monthly budget based on your income, obligations, and financial goals

**For example:** *I earn ₦300,000, spend ₦120,000 on needs, ₦60,000 on savings, and allocate the rest for wants and goals.*

**Expected Result:** You now have a financial roadmap that informs your daily choices



DAY 6

## Prioritise Yourself First

**Prompt:** Allocate a portion of your income toward your savings or financial goal before responding to external financial requests

**For example:** *Each time I earn, I transfer 15% to my savings before paying bills or helping others.*

**Expected Result:** Security. You are preserving your financial wellbeing before addressing outside demands



DAY 7

## Create a Monthly Check-In

**Prompt:** Set a recurring calendar reminder to revisit your financial boundaries monthly. Label it with a phrase like Protect Your Wallet or Stay On Track

**For example:** *On the last Sunday of every month, I review my budget and boundary wins using a reminder titled "Money Check-In."*

**Expected Result:** Consistency. You are transforming your boundary into a long-term habit

# Conclusion

This resource is part of our commitment to deliver real solutions that help people take ownership of their finances. Through every blog, tool, and podcast, we aim to bridge the gap between financial stress and financial confidence.

Explore more practical insights and tools at **[www.creditdirect.ng/blog](http://www.creditdirect.ng/blog)**  
We are here to simplify personal finance and support your journey to financial clarity.

