

No-spend January 2027 calendar

31 days

Tick off each no-spend day and write your own rules.

START Jan 1 _____ SAVING THE MONEY FOR _____

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Still OK to buy

Rent and bills

Groceries from a list

Skipping this month

Takeout

Online shopping

My reason

NO-SPEND DAYS _____

/ 31 MONEY NOT SPENT \$ _____