

No-Spend January 2027

Colour or cross each no-spend day ✓. Write the £ on any day you spend. Free from Tidy Life Tools, no email needed.

Mon	Tue	Wed	Thu	Fri	Sat	Sun
				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

My rules

- Allowed: rent/mortgage, bills, planned food shop, travel to work, medicine
- Not allowed: takeaways, coffees out, clothes, online "treats"
- My extra rule: _____

My numbers

- Usual non-essential spend per day: £ _____
- No-spend days this month: _____ / 31
- Best streak: _____ days
- Money saved (days × daily £): £ _____
- It's going to: savings ☐ debt ☐ goal ☐

Wait list (want it? write it here and wait 30 days)

1. _____
2. _____
3. _____
4. _____

Want it to add up for you? The January Budget Reset & No-Spend Challenge 2027

(£5, Google Sheets & Excel) tracks streaks automatically, sets your daily limit, audits subscriptions and plans 2027 savings goals:

payhip.com/b/P1tMO

Or get all 10 paid templates for £15:

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