No Spend January 2027

Mark an X on every no-spend day · My version: Strict / Lite / Category-Only (circle one)

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						

Planned exceptions:

Money saved, moved on Feb 1 to:

December Prep Checklist

Do these before January 1

- ☐ Review holiday statements and note which bills will arrive in January.
- ☐ List bills, rent or mortgage payments, and other essentials due in January.
- ☐ Return holiday items you do not want, before return windows close.
- ☐ Gather gift cards and note their balances and any expiration dates.
- ☐ List subscriptions and memberships that renew in January.
- ☐ Check your pantry, freezer, and household supplies so Week 1 starts with what you have.
- ☐ Choose your version: Strict, Lite, or Category-Only.
- ☐ Agree on the plan with others in your household.
- ☐ Write down any planned exceptions, such as a birthday, car service, or prescription refill.
- ☐ Unsubscribe from sale emails or remove saved cards from shopping apps you use most.

Gift cards (card · balance · planned use):