



FLAGSHIP MONEY MANAGEMENT · BUILT FOR REAL LIFE

Evergreen Money Essentials

The money system that handles real life — uneven income, every card, every subscription. 250 printables to run it all, no shame.

- 01 Welcome & Setup
- 02 Calm Money Check-Ins
- 03 Income — Steady & Irregular
- 04 Budgeting & Monthly Plan
- 05 Spending, Cards & Reconcile
- 06 Bills, Subscriptions & Trials
- 07 Sinking Funds, Savings & Debt
- 08 Shared & Couples Money
- 09 Frugal Living & Shopping
- 10 Reviews, Calendars & Records

250 printable sheets · US Letter · reusable any month

Educational tool — not personalized financial advice.

@progressleaf



Start Here

Welcome. This is your whole money life in one calm system — built for real life, reusable forever.

HOW TO USE THIS PACK

1

1. Print on US Letter, every sheet print-ready.
2. These pages are undated: reprint any sheet any month — no rebuilding your budget.
3. Start with the Whole-Money-Picture map, then set up income, bills, and cards.
4. Visit Calm Money Check-Ins whenever you need to — no shame, just the next step.

PRINT TIPS

- Print only the sheets you need this month; reprint any page, any time.
- Designed light on ink — mostly Paper space, easy on home printers.
- Bind in a ring binder using the spine labels, or load into a tablet app.
- Ledgers and grids print cleanly in grayscale too.

● A QUICK, IMPORTANT NOTE

Progress Leaf shares educational information about budgeting and debt payoff. It is not financial, investment, tax, or legal advice. For your specific situation, consult a qualified professional. The tax sheets are organizers, not tax advice. For your safety, never record passwords, PINs, full account numbers, or SSNs. If money stress feels overwhelming, reaching out to a trusted person or professional can help — you don't have to carry it alone.



Index & Page Directory

Your whole system at a glance. Tap any line in a PDF reader to jump to the page.

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Cover Insert & Spine Labels

Print, cut, and slot these into a binder — front pocket and spine. Trim on the hairlines.



COVER INSERT • cut on dotted line



½" spine



1" spine



1½" spine

Pick your binder width, cut, slide in.



Quick-Start Guide

Print, bind, and run your money in four calm steps. Come back to this page any time.

01 PRINT

Print on US Letter. Print the Start Here page, the dividers, and just the sheets you'll use [this](#) month.

02 BIND

Three-hole punch and slot into a ring binder, or use the spine labels for the front pocket. Tablet users: load the PDF into a notes app.

03 SET UP

Fill the Whole-Money-Picture map, list your accounts and cards, and set up your income, bills, and budget for the month.

04 RUN IT

Track as you go, do a weekly money minute, and review at month-end. Reprint any page next month — nothing to rebuild.



SECTION

01

Welcome & Setup

- Whole-Money-Picture map
- Accounts & cards overview
- Money setup checklist
- Important dates & renewals
- Goals at a glance
- Notes & brain-dump
- Dot-grid page

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Whole-Money-Picture Map

Everything in one view — money parked, money owed, money coming. Where you stand today.

Date: _____

Take-home income / mo: _____

1

IN ACCOUNTS

\$

ON CREDIT CARDS

\$

TOTAL DEBT

\$

TOTAL SAVED

\$

MONTHLY BILLS

\$

NET WORTH

\$

WHAT NEEDS MY ATTENTION THIS MONTH



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Accounts & Cards Overview

Every account and card in one place — balances, limits, due-dates. Never passwords.

ACCOUNTS & CARDS				
Account / card	Type	Balance	Limit	Due

1

SAFETY NOTE

Balances, limits, and due-dates only by design. Never write passwords, PINs, full account numbers, or SSNs on a printable.



Money Setup Checklist

Set the system up once. Tick these off and you're running.

- | | |
|--|--|
| <input type="checkbox"/> 01 Fill the Whole-Money-Picture map | <input type="checkbox"/> 07 Set up this month's budget |
| <input type="checkbox"/> 02 List every account & card | <input type="checkbox"/> 08 Name your sinking funds |
| <input type="checkbox"/> 03 List every income source | <input type="checkbox"/> 09 Set savings & debt targets |
| <input type="checkbox"/> 04 List every bill & due-date | <input type="checkbox"/> 10 Pick your check-in day |
| <input type="checkbox"/> 05 List every subscription | <input type="checkbox"/> 11 Print the calendars you need |
| <input type="checkbox"/> 06 List every debt & balance | <input type="checkbox"/> 12 Note upcoming renewals |

1

NOTES & REMINDERS



Important Dates & Renewals

[illegible]



Goals at a Glance

MY MONEY GOALS

1



Notes & Brain-Dump

Everything money on your mind — out of your head and onto the page.

EVERYTHING ON MY MIND

1

TOP 3 TO ACT ON

1. _____
2. _____
3. _____



Dot-Grid Page

Open dot-grid space for tables, sketches, or plans of your own.





My Money Rules

The simple rules you live by — write them down, come back to them.

RULES THAT KEEP ME ON TRACK

1

WHAT I'LL DO ON A HARD MONTH



SECTION

02

Calm Money Check-Ins

- Monthly money check-in
- Weekly money minute
- Money worry brain-dump
- Money & mood note
- One small step
- Wins & gratitude log
- Money values
- Reset & restart
- + more

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Monthly Money Check-In

A calm look at the month — numbers, feelings, and one gentle next step. No shame.

Month: _____

How money feels this month (1-5): _____

WHAT WENT WELL

2

ONE WORRY ON MY MIND

ONE SMALL STEP FOR NEXT MONTH



Weekly Money Minute

Sixty seconds, once a week. A quick, kind check-in keeps everything steady.

Week of: _____

Feeling (1-5): _____

THIS WEEK AT A GLANCE

This week	
Money in	
Money out	
Saved	
Biggest spend	
One thing to watch	

2

ONE GENTLE NOTE TO MYSELF



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Money Worry Brain-Dump

Name the worries and they shrink. Write them out, then pick one to act on.

WHAT I'M WORRIED ABOUT

2

THE ONE I'LL TACKLE FIRST

1. _____
2. _____



Money & Mood Note

SPEND & MOOD LOG

2



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One Small Step

Big change is just small steps, stacked. Pick one — that's enough.

The next small step: _____

By when: _____

WHY IT MATTERS TO ME

2

STEPS AFTER THAT (NO RUSH)

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



Wins & Gratitude Log

WINS & WHAT I'M GRATEFUL FOR

2



Money Values

What is money actually for, for you? Spending that matches this is money well spent.

WHAT MATTERS MOST TO ME

2

WHAT I'M HAPPY TO SPEND ON

WHAT I'D RATHER NOT



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Financial Confidence Tracker

Confidence grows with practice. Rate it monthly and watch it climb.

CONFIDENCE BY MONTH (1-5)		
Month	Confidence	What changed
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

2

NOTES



Reset & Restart

A hard month is not a failure — it's information. Take a breath and begin again.

WHAT THE MONTH TAUGHT ME

2

WHAT I'M LETTING GO OF

MY GENTLE RESTART — ONE THING

● A NOTE FOR THE HARD DAYS

Be as kind to yourself as you'd be to a friend. You're allowed to start again, as many times as it takes. No shame, just the next step.



Progress Leaf

Spending-Trigger Reflection

Notice what sets off unplanned spending — awareness is most of the fix.

WHAT TRIGGERS MY SPENDING		
Trigger / situation	What I tend to buy	Cost

2

WHAT I'LL TRY INSTEAD



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“Enough”

Contentment is its own kind of wealth. What does enough look like for you?

WHAT “ENOUGH” LOOKS LIKE FOR ME

2

WHAT I ALREADY HAVE THAT I'M THANKFUL FOR



My Money Story

Where your money habits came from — understanding the past softens its grip.

WHAT I LEARNED ABOUT MONEY GROWING UP

2

WHAT I WANT TO KEEP — AND CHANGE



Encouragement Cards

Cut these out and keep one where you'll see it. No shame — just the next step.



**You're not behind.
You're building.**



**A hard month isn't
a failure. Begin again.**

2



**Small and steady
wins. Every time.**



**One step is enough
for today.**



**Money is a tool,
not a verdict.**



**Progress,
leaf by leaf.**



Encouragement Cards

More to cut out and keep close. Read one whenever you need it.



**You can do hard
things, gently.**



**Every dollar tracked
is a dollar in your control.**

2



**You're allowed to
rest and restart.**



**Enough is a
beautiful number.**



**The next step is
always small.**



**Be kind to
your future self.**



Monthly Intention

Set the tone for the month — one calm intention to come back to.

Month: _____

THIS MONTH I WANT TO FEEL...

2

ONE INTENTION FOR MY MONEY

HOW I'LL KNOW IT WORKED



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Quarterly Reflection

Step back every ninety days. Notice how far you've quietly come.

Quarter: _____

Overall feeling (1-5): _____

WHAT I'M PROUD OF

2

WHAT I'M LEARNING

WHAT MATTERS MOST NEXT QUARTER



Reflection Prompts

Gentle questions to sit with. There are no wrong answers.

WHEN DO I FEEL CALMEST ABOUT MONEY?

2

WHAT WOULD "ON TOP OF IT" FEEL LIKE?

WHAT'S ONE MONEY HABIT I'M PROUD OF?



Reflection Prompts

A few more to return to whenever you like.

WHAT AM I SAVING TOWARD, AND WHY?

2

WHERE COULD I BE GENTLER WITH MYSELF?

WHAT WOULD I TELL A FRIEND IN MY SHOES?



SECTION

03

Income — Steady & Irregular

- Income tracker
- Multi-stream income
- Irregular-income planner
- Lowest-month baseline
- Surplus-transfer log
- Feast-or-famine fund
- Tax set-aside
- Invoice tracker
- + more

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Income Tracker

Every dollar in, all in one place. Know exactly what's coming and from where.

MONEY IN			
Date	Source	Type	Amount
TOTAL INCOME			



Multi-Stream Income Tracker

Job, freelance, gig, side hustle — track every stream side by side.

MY INCOME STREAMS			
Stream	Type	This month	YTD
TOTAL			



Irregular-Income Planner

Lowest typical month: _____ This month's income: _____

3



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Lowest-Month Baseline

Find the floor you can always count on — then build your budget on that.

LAST 12 MONTHS OF INCOME	
Month	Income
January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	

3

Lowest month: _____

Safe baseline to budget on: _____

NOTES



Surplus-Transfer Log

Good month? Move the extra on purpose — to a fund, a debt, or your buffer.

WHERE THE EXTRA WENT			
Date	Surplus amount	Sent to	Balance after
TOTAL MOVED			



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Feast-or-Famine Fund

Smooth out uneven income: pay yourself a steady 'salary' from a buffer fund.

Target buffer (1-3 months): _____

My steady monthly 'salary': _____

BUFFER LOG			
Month	Added	Drawn	Balance
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

3

NOTES



Variable-Income Forecast

Look ahead: plan expected income so the lean months never surprise you.

12-MONTH FORECAST		
Month	Expected income	Confidence
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

3

ASSUMPTIONS & NOTES



Paycheck Log

A running record of every paycheck — gross, net, and when it landed.

PAYCHECK LOG			
Date	Source	Gross	Net
TOTAL NET			



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Pay-Schedule Calendar

Map your paydays so you can line up bills and transfers around them.

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

3

Mark: payday • invoice due • transfer



Side-Hustle Income Tracker

Track each side gig's earnings and what you sent the money to do.

SIDE EARNINGS			
Date	Gig / source	Earned	Sent to
TOTAL EARNED			



Tax Set-Aside Organizer

Self-employed? Park a slice of every payment for taxes — an organizer, not advice.

Set-aside % I'm using: _____

Where I keep it: _____

SET ASIDE BY MONTH

Month	Income	Set aside
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

3

NOTES

● NOTE



Quarterly Tax Estimate Organizer

Keep your quarterly set-asides organized in one place. Not tax advice.

QUARTERLY ORGANIZER			
Quarter	Income	Set aside	Paid?
Q1 (Jan-Mar)			
Q2 (Apr-Jun)			
Q3 (Jul-Sep)			
Q4 (Oct-Dec)			

3

NOTES & DEADLINES

NOTE

An organizer only — not tax advice. Confirm amounts and deadlines with a qualified professional.



Invoice Tracker

INVOICES

3



Payments-Due Tracker

Who owes you and when — chase nothing twice, miss nothing owed.

MONEY DUE TO ME			
Who / client	For what	Amount	Due
TOTAL DUE TO ME			



Annual Income Overview

A full year of income at a glance. Watch the totals build month by month.

INCOME BY MONTH	
Month	Income
January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	
TOTAL FOR THE YEAR	

3

NOTES



Income Goal Tracker

INCOME GOALS

3



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Raise / Rate-Increase Planner

Plan and make the ask. Know your number, your case, and your timing.

Current pay / rate: _____

Target pay / rate: _____

MY CASE – WHAT I'VE DELIVERED

3

WHEN & HOW I'LL ASK



January Income

INCOME – JANUARY

3



February Income

INCOME – FEBRUARY

3



March Income

INCOME – MARCH

3



April Income

INCOME – APRIL

3



May Income

INCOME – MAY

3



June Income

INCOME – JUNE

3



July Income

INCOME – JULY

3



August Income

INCOME – AUGUST

3



September Income

INCOME – SEPTEMBER

3



October Income

INCOME – OCTOBER

3



November Income

INCOME – NOVEMBER

3



December Income

INCOME – DECEMBER

3



SECTION

04

Budgeting & Monthly Plan

- Monthly budget (3 styles)
- Zero-based budget
- Flexible budget
- Paycheck budget
- Weekly budget
- 50/30/20 budget
- New-month setup
- 12 monthly pages
- + more

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Monthly Budget — Categories

Month: _____



Monthly Budget — Line Item

Month: _____ Income: _____

4



Monthly Budget — Visual

A see-it-at-a-glance dashboard: key numbers up top, categories below.

Month: _____

<div>INCOME</div> <div>\$</div>	<div>PLANNED OUT</div> <div>\$</div>	<div>ACTUAL OUT</div> <div>\$</div>
<div>LEFT TO SPEND</div> <div>\$</div>	<div>SAVED</div> <div>\$</div>	<div>DEBT PAID</div> <div>\$</div>

4

CATEGORIES		
Category	Planned	Actual



Zero-Based Budget

Give every dollar a job until income minus everything equals zero.

Month: _____ Income to assign: _____

EVERY DOLLAR ASSIGNED		
Category	Assigned	Spent
LEFT TO ASSIGN = \$0		



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Flexible / Adaptive Budget

Built for uneven income: fund priorities top-down as the money actually arrives.

Income received so far: _____ Still expected: _____

FUND TOP-DOWN AS MONEY ARRIVES		
Priority (most important first)	Need	Funded



Weekly Budget

Week of: _____



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50 / 30 / 20 Budget

A simple split: needs, wants, and savings/debt. Fill each bucket.

Monthly income: _____

THE THREE BUCKETS			
Bucket	Target	Planned	Actual
Needs — 50%			
Wants — 30%			
Savings / debt — 20%			

4

WHAT GOES IN EACH BUCKET



Percentage Budget

Budget by percentages — assign a share of income to each category.

Monthly income: _____

BY PERCENTAGE		
Category	% of income	Amount
TOTAL = 100%		



Household Budget

Month: _____ **Combined income:** _____

4



Budget Category Setup

Set your categories once. A clean list keeps every budget consistent.

MY CATEGORIES		
Category	Need / want	Typical \$

Fixed vs Variable Expenses

Separate the steady from the flexible — it's where the savings hide.

[illegible]



Annual Expenses Planner

Catch the once-a-year bills before they catch you. Set a little aside monthly.

NON-MONTHLY EXPENSES			
Expense	Month due	Amount	Save / mo
TO SET ASIDE EACH MONTH			



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Monthly Money Calendar

Map paydays, bills, and savings dates so nothing sneaks up on you.

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

4

Mark: payday • bill due • savings transfer



New-Month Setup

Clone last month in minutes — no rebuilding. Reprint, tweak, go.

Month: _____

This month's focus: _____

CLONE-YOUR-BUDGET CHECKLIST

- | | |
|--|--|
| <input type="checkbox"/> Reprint your budget page | <input type="checkbox"/> Roll over leftover fund balances |
| <input type="checkbox"/> Copy fixed bills & amounts | <input type="checkbox"/> Set this month's savings & debt targets |
| <input type="checkbox"/> Update income for the month | <input type="checkbox"/> Note irregular / one-off expenses |
| <input type="checkbox"/> Adjust any changed categories | <input type="checkbox"/> Pick your check-in day |

4

NOTES



Mid-Month Check-In

Halfway. A quick look keeps small slips from becoming big ones.

Spent so far: _____

Budget left: _____

On track?: _____

One adjustment to make: _____

WHAT'S WORKING / WHAT TO TWEAK



End-of-Month Review

Close the month kindly. What worked, what shifts, what to celebrate.

Total income: _____

Total spent: _____

Saved: _____

Debt paid: _____

WHAT WORKED

4

WHAT I'LL ADJUST



Half-Page Budget Insert

A pocket-sized budget for on the go. Cut along the line for two per page.

POCKET BUDGET

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Month: Income:

Category	Plan	Actual
LEFT		

4

POCKET BUDGET

Progress Leaf

Month: Income:

Category	Plan	Actual
LEFT		



Snapshot Dashboard

Your month at a glance — the key numbers in one calm view.

Month: _____

INCOME

\$

SPENT

\$

SAVED

\$

BILLS PAID

\$

DEBT PAID

\$

NET WORTH

\$

4

THIS MONTH'S NOTE

NEXT MONTH'S FOCUS



Money To-Do List

Every money task in one place, so none slip through.

TO DO

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

4

DONE & DUSTED

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____



January Budget

Income this month: _____ Save target: _____

4



February Budget

Income this month: _____



May Budget

Income this month: _____ Save target: _____

4



June Budget

Income this month: _____ Save target: _____

4



July Budget

Income this month: _____ Save target: _____

4



August Budget

Income this month: _____ Save target: _____

4

September Budget

Your plan for September — every category, planned against actual. Reusable any year.

Income this month: _____

Save target: _____

[illegible]

October Budget

Your plan for October — every category, planned against actual. Reusable any year.

Income this month: _____

Save target: _____

[illegible]



November Budget

Income this month: _____ Save target: _____

4



December Budget

Income this month: _____ Save target: _____

1



SECTION

05

Spending, Cards & Reconcile

- Daily / weekly / monthly logs
- Credit-card spending
- Charged vs Paid reconcile
- Multi-card overview
- By payment method
- Cash envelopes
- 12 monthly logs
- + more

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Daily Expense Tracker

Date: _____



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Daily Spending — Simple

A lighter daily log: just what, how you paid, and how much.

Date: _____

TODAY		
What I bought	Method	Amount
TOTAL TODAY		



Weekly Expense Tracker

Week of: _____

5



Monthly Expense Log

ALL SPENDING THIS MONTH

5



Expense Category Breakdown

[illegible]



Credit-Card Spending Tracker

CHARGES THIS CYCLE				
Date	What	Card	Category	Amount
TOTAL CHARGED				



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Charged vs Paid Reconciliation

The fix for the #1 budgeting headache: spend on a card now, pay later — counted once, on time.

EVERY CHARGE, RECONCILED					
Date	What	Card	Charged	Set aside?	Paid?
TOTAL CHARGED					

5

● HOW THIS WORKS

Log each card charge, then tick “Set aside?” when you move that amount in your budget. That way you never double-count and the statement is always covered.



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Spending by Payment Method

Cash, debit, credit, app — see how much flows through each, so nothing hides.

BY METHOD THIS MONTH		
Method	Amount	% of spend
Cash		
Debit card		
Credit card		
Payment app / digital		
Auto-pay		
TOTAL SPENT		

5

WHAT THIS TELLS ME



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Multi-Card Overview

Every card on one page — balance, limit, utilization, and due-date at a glance.

MY CARDS					
Card	Balance	Limit	Util %	APR	Due

5

● SAFETY NOTE

Reference only — no full card numbers, CVVs, or logins. Keeping utilization low helps your credit.



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Per-Card Statement Tracker

One card, statement by statement — balance, payment, and what's left.

Card: _____ APR %: _____

Limit: _____ Statement day: _____

STATEMENTS			
Statement date	New balance	Paid	Carried over



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Credit-Card Payoff Tracker

Focus one card to zero — track each payment against the balance.

Card: _____

Balance: _____

APR %: _____

Monthly payment: _____

PAYOFF PROGRESS		
Date	Payment	New balance



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Cash Envelope Tracker

Cash for each category. Log what's in, what's out, what's left.











Envelope / category: _____ Starting amount: _____

ENVELOPE LOG			
Date	In / out	Amount	Balance



Cash Envelope Labels

Cut these out and label your cash envelopes. Ten to a page.

 Category: _____ Budget: _____ Period: _____	 Category: _____ Budget: _____ Period: _____
 Category: _____ Budget: _____ Period: _____	 Category: _____ Budget: _____ Period: _____
 Category: _____ Budget: _____ Period: _____	 Category: _____ Budget: _____ Period: _____
 Category: _____ Budget: _____ Period: _____	 Category: _____ Budget: _____ Period: _____
 Category: _____ Budget: _____ Period: _____	 Category: _____ Budget: _____ Period: _____



Receipt Log

RECEIPT LOG

5



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Spending-by-Account Reconciliation

Money spread across accounts? Reconcile each one so the whole picture is clear.

RECONCILE EACH ACCOUNT			
Account	Statement bal	My records	Matches?

5

ANYTHING TO FOLLOW UP



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Owed-to-Me Tracker

Money you've fronted or lent — tracked until it comes back.

OWED TO ME			
Who	For what	Amount	Paid back?
TOTAL OWED TO ME			



Shared / Split Expenses

Sharing with: _____ Period: _____

5



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Impulse-Spend Pause Log

Want it now? Write it here and wait. Most urges fade — savings don't.

24-HOUR / 30-DAY RULE				
Item	Date seen	Price	Wait until	Still want?



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Returns & Warranty Tracker

Never miss a return window or lose a warranty again.

RETURNS & WARRANTIES				
Item	Store	Bought	Return by	Done?



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Spending Review

Look back weekly and monthly — what was worth it, what wasn't.

Period: _____

Total spent: _____

WORTH IT

NOT WORTH IT

5

ONE CHANGE FOR NEXT TIME



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January Expense Log

Every dollar spent in January, line by line. Reusable any year.

ALL SPENDING – JANUARY			
Date	Description	Category	Amount
TOTAL SPENT			



February Expense Log

ALL SPENDING – FEBRUARY

5



March Expense Log

ALL SPENDING – MARCH

5



Progress Leaf

April Expense Log

Every dollar spent in April, line by line. Reusable any year.

ALL SPENDING – APRIL			
Date	Description	Category	Amount
TOTAL SPENT			



May Expense Log

ALL SPENDING – MAY

5



July Expense Log

ALL SPENDING – JULY

5



Progress Leaf

August Expense Log

Every dollar spent in August, line by line. Reusable any year.

ALL SPENDING – AUGUST			
Date	Description	Category	Amount
TOTAL SPENT			



October Expense Log

ALL SPENDING – OCTOBER

5



November Expense Log

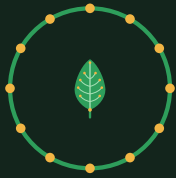
ALL SPENDING – NOVEMBER

5

December Expense Log

Every dollar spent in December, line by line. Reusable any year.

ALL SPENDING — DECEMBER			
Date	Description	Category	Amount
TOTAL SPENT			



SECTION

06

Bills, Subscriptions & Trials

- Monthly bill tracker
- Annual bill grid
- Subscription audit
- Free-trial cancel-by tracker
- Price-increase log
- Cancel / cull list
- 12 monthly bill pages
- + more

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Monthly Bill Tracker

Month: _____

6



Annual Bill Grid

[illegible]



Progress Leaf

Bill Due-Date Calendar

See the month's due-dates at a glance so nothing slips past.

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

6

Mark each bill's due-date and amount in its day.



Recurring Bills List

Every charge that repeats, in one place — the backbone of your bills.

RECURRING CHARGES			
What	Frequency	Amount	Next due
TOTAL / MONTH			



Subscription Audit

The 2026 budget-killer, tamed: list every subscription and decide if it earns its keep.

SUBSCRIPTION AUDIT				
Subscription	Cost / mo	Cycle	Last used	Worth it?
TOTAL / MONTH				

● WHY THIS MATTERS

The average household wastes \$200+/yr on subscriptions they don't use. This page finds them.



Progress Leaf

Free-Trial Tracker

Free trials become charges the day you forget. Log the cancel-by date and stay ahead.

TRIALS – CANCEL BEFORE IT CHARGES				
Service	Started	Free until	Cancel by	Done?

6

● STOP THE CREEP

Set a phone reminder for each “cancel by” date. Most surprise charges are forgotten free trials.



Subscription Renewal Calendar

When does each subscription renew? Map the year so annual charges never ambush you.

RENEWALS BY MONTH		
Month	Subscription(s) renewing	Cost
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

NOTES



Progress Leaf

Price-Increase Log

Subscriptions creep up quietly. Catch every hike and decide if it's still worth it.

PRICE CHANGES				
Service	Old price	New price	Date	Keep?



Progress Leaf

Cancel / Cull List

Decided to drop it? Track the cancel — and bank the savings.

TO CANCEL			
Service	Cost / mo	Cancel by	Canceled?
SAVED / MONTH			



Auto-Pay Audit

AUTO-PAYS

5



Utilities Tracker

[illegible]



Insurance & Policies Overview

Every policy in one view — what you have, what it costs, when it renews.

POLICIES				
Policy	Provider	Premium	Renews	Ref.

● SAFETY NOTE

Reference only — no policy numbers, logins, or sensitive details on a printable.



Progress Leaf

Medical Expense Log

Track medical costs and reimbursements in one organized record.

MEDICAL EXPENSES			
Date	Provider / what	Paid	Reimbursed?
TOTAL PAID			



Annual Bill Review

REVIEW EACH BILL

5



Bill Negotiation Prep

A few minutes of prep can lower a bill. Know your ask before you call.

Bill / provider: _____

Current cost: _____

Competitor offer: _____

My target: _____

MY TALKING POINTS

6

OUTCOME



January Bills

BILLS – JANUARY				
Bill	Due	Amount	Paid	Auto
TOTAL				



Progress Leaf

February Bills

Every bill due in February — due-date, amount, and a box to tick when paid.

BILLS – FEBRUARY				
Bill	Due	Amount	Paid	Auto
TOTAL				



Progress Leaf

March Bills

Every bill due in March — due-date, amount, and a box to tick when paid.

BILLS – MARCH				
Bill	Due	Amount	Paid	Auto
TOTAL				



Progress Leaf

April Bills

Every bill due in April — due-date, amount, and a box to tick when paid.

BILLS — APRIL				
Bill	Due	Amount	Paid	Auto
TOTAL				



May Bills

BILLS – MAY

6



June Bills

BILLS – JUNE

6



July Bills

BILLS – JULY				
Bill	Due	Amount	Paid	Auto
TOTAL				



Progress Leaf

August Bills

Every bill due in August — due-date, amount, and a box to tick when paid.

BILLS – AUGUST				
Bill	Due	Amount	Paid	Auto
TOTAL				



September Bills

BILLS – SEPTEMBER

6



Progress Leaf

October Bills

Every bill due in October — due-date, amount, and a box to tick when paid.

BILLS – OCTOBER				
Bill	Due	Amount	Paid	Auto
TOTAL				



Progress Leaf

November Bills

Every bill due in November — due-date, amount, and a box to tick when paid.

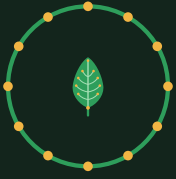
BILLS – NOVEMBER				
Bill	Due	Amount	Paid	Auto
TOTAL				



December Bills

BILLS – DECEMBER

6



SECTION

07

Sinking Funds, Savings & Debt

- Sinking funds command center
- Which-fund allocator
- Savings & emergency trackers
- Challenges (52-wk, 100-env)
- Debt snapshot & snowball
- Avalanche & per-debt
- Thermometer
- + more

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Sinking Funds Command Center

Every save-ahead fund in one calm view — no over-bucketing, just what matters.

ALL MY FUNDS				
Fund	Goal \$	Saved	Monthly	Done?
TOTAL MONTHLY				

7

● A GENTLE TIP

Keep it simple — a few meaningful funds beat a dozen tiny ones you can't track.



Which Fund This Month?

Money to allocate this month: _____

7



Progress Leaf

Per-Fund Page

One page for one fund. Color a block as it fills.

Fund name: _____

Target \$: _____

By when: _____

Monthly amount: _____

COLOR A BLOCK PER MILESTONE

Saved so far: _____

Left to go: _____



Progress Leaf

Per-Fund Page

One page for one fund. Color a block as it fills.

Fund name: _____

Target \$: _____

By when: _____

Monthly amount: _____

COLOR A BLOCK PER MILESTONE

Saved so far: _____

Left to go: _____



Savings Goal Tracker

Name it, price it, date it. A goal with a number is a goal in motion.

SAVINGS GOALS			
Goal	Target \$	Saved	By when



Progress Leaf

Savings Goal Color-In

Color a square for every milestone — watch the goal fill up.

Goal: _____

Target \$: _____

Each square =: _____

By when: _____

COLOR AS YOU SAVE

7



Progress Leaf

Savings Goal Color-In

Color a square for every milestone — watch the goal fill up.

Goal: _____

Target \$: _____

Each square =: _____

By when: _____

COLOR AS YOU SAVE



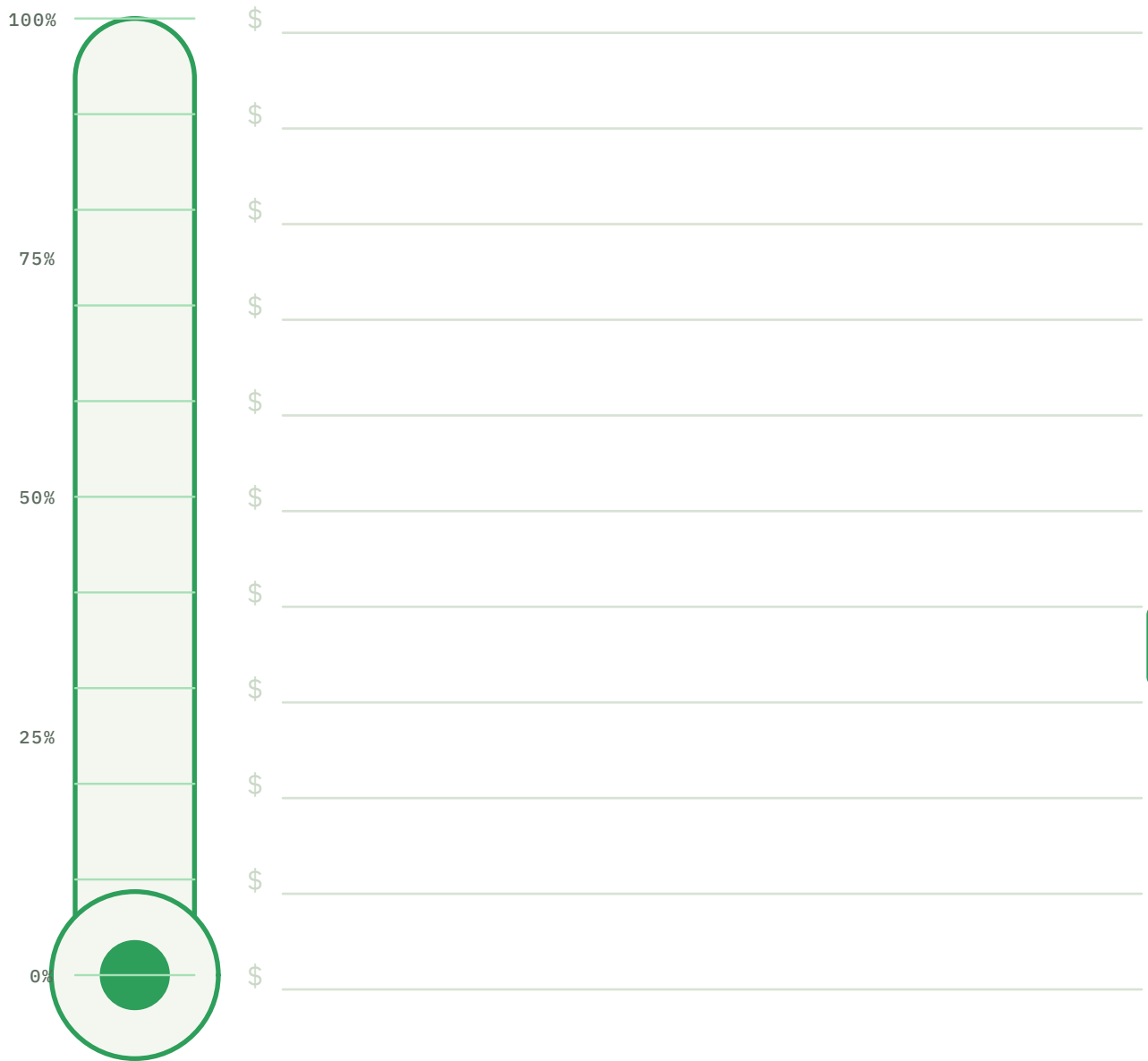
Progress Leaf

Emergency Fund Tracker

Your safety net, one block at a time. Color up as it grows.

Goal amount: _____

Each block =: _____





Progress Leaf

Emergency Fund Color-In

A whole-page fill-in: color a square for every step toward your safety net.

Goal: _____

Each square =: _____

COLOR YOUR WAY TO SAFE



Savings Rate Tracker

What share of income did you keep? Track the percentage and nudge it up.

SAVINGS RATE BY MONTH			
Month	Income	Saved	Rate %
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

NOTES



Progress Leaf

52-Week Savings Challenge

One deposit a week for a year. Color a box as you go — any order works.

Start date: _____

Total goal: _____

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	32	33	34	35	36	37	38	39
40	41	42	43	44	45	46	47	48	49	50	51	52



100-Envelope Challenge

Number 1-100. Color one each time you set aside that amount.

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	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	75	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	100



Progress Leaf

\$5 / Round-Up Challenge

Stash every \$5 bill or round-up. Color a box for each one saved.

Started: _____

Each box =: _____

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	32	33	34	35	36
37	38	39	40	41	42	43	44	45	46	47	48
49	50	51	52	53	54	55	56	57	58	59	60

Total saved: _____



Progress Leaf

No-Spend Month Tracker

Pause the extras for one month. Set your rules, then color each day you hold.

Month: _____

Why I'm doing it: _____

ALLOWED – THE ESSENTIALS

COLOR EACH NO-SPEND DAY

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									

7



Debt Snapshot

WHAT I OWE

7



Debt Snowball Tracker

SMALLEST FIRST

7



Debt Avalanche Tracker

HIGHEST APR FIRST

7



Progress Leaf

Per-Debt Payoff Page

One page per debt. Watch a single balance fall to zero.

Debt name: _____

Starting balance: _____

APR %: _____

Minimum payment: _____

Target payoff date: _____

Current balance: _____

PAYMENT HISTORY		
Date	Payment	New balance



Progress Leaf

Per-Debt Payoff Page

One page per debt. Watch a single balance fall to zero.

Debt name: _____

Starting balance: _____

APR %: _____

Minimum payment: _____

Target payoff date: _____

Current balance: _____

PAYMENT HISTORY		
Date	Payment	New balance



Progress Leaf

Debt Thermometer

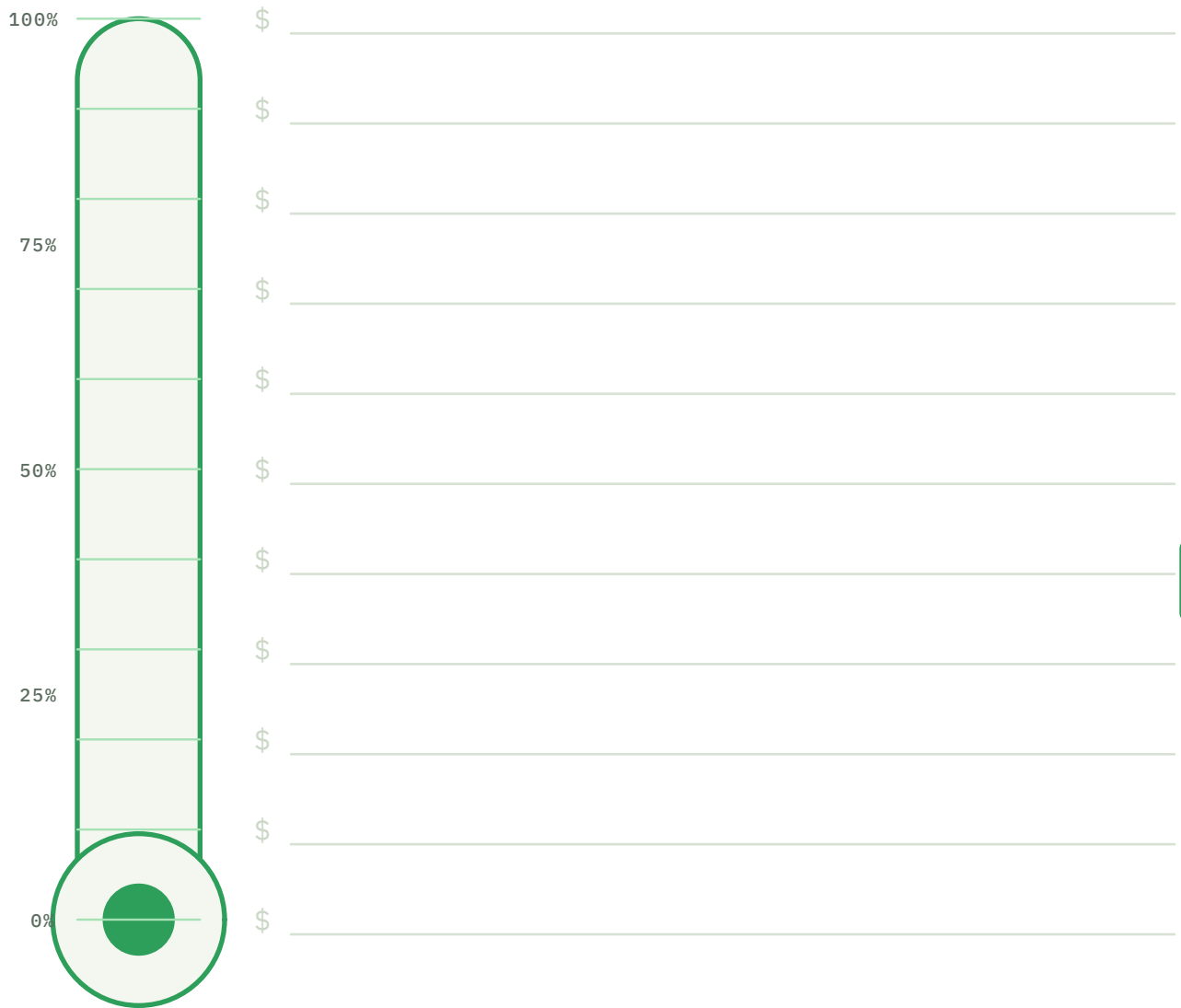
Write milestones on the lines, then color up from the bulb as the balance falls.

Debt: _____

Starting balance: _____

Goal — paid off: _____

Current balance: _____





Loan Tracker

Every loan in one view — balances, rates, and payments.

LOANS				
Loan	Lender	Balance	Rate %	Payment



Progress Leaf

Payoff Milestone Tracker

Set milestones from today to debt-free. Color a rung at each one.

Total to pay off: _____

Milestone size: _____

DEBT-FREE

10 rungs for tracking milestones from today to debt-free.

TODAY



Monthly Debt + Savings Summary

The two numbers that matter most, tracked side by side all year.

DEBT + SAVINGS BY MONTH			
Month	Debt paid	Saved	Net worth
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

NOTES



SECTION

08

Shared & Couples Money

- Money-date agenda
- Fair-share calculator
- Who-pays-what split
- Joint goals
- Combined net worth
- Yours / mine / ours map
- Family money meeting
- + more

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Money-Date Agenda

A calm monthly money date keeps you both on the same team. Here's the agenda.

Date: _____

This month's vibe (1-5): _____

WHAT WE'LL COVER

- | | |
|---|---|
| <input type="checkbox"/> Wins since last time | <input type="checkbox"/> Anything worrying either of us |
| <input type="checkbox"/> This month's income | <input type="checkbox"/> One decision to make |
| <input type="checkbox"/> Bills & big expenses | <input type="checkbox"/> Next month's plan |
| <input type="checkbox"/> Progress on shared goals | <input type="checkbox"/> A thank-you to each other |

DECISIONS & NEXT STEPS



Shared vs Individual Split

WHO COVERS WHAT				
Expense	Shared	Mine	Theirs	Amount
TOTAL				



Fair-Share Calculator

Shared bills total: _____

HOW WE'LL HANDLE THE REST



Progress Leaf

Joint Goals

What you're building together — named, priced, and dated as a team.

OUR SHARED GOALS			
Goal	Target \$	Saved	By when



Progress Leaf

Who-Pays-What Bill Split

Every bill, assigned. No double-pays, no missed ones, no guessing.

BILL ASSIGNMENTS			
Bill	Amount	Who pays	Auto?
TOTAL / MONTH			



Shared Household Budget

Month: _____



Progress Leaf

Our Money Values & Rules

Agree on the why and the rules — fewer money fights, more teamwork.

WHAT MATTERS MOST TO US

OUR MONEY RULES

HOW WE'LL HANDLE DISAGREEMENTS



Combined Net Worth

Everything you own and owe, together — the big shared picture.

ASSETS	
What we own	Amount
TOTAL ASSETS	

DEBTS	
What we owe	Amount
TOTAL DEBTS	

COMBINED NET WORTH (assets – debts):



Progress Leaf

Shared Sinking Funds

Save together for the big stuff — trips, holidays, the unexpected.

OUR FUNDS				
Fund	Goal \$	Saved	Monthly	Done?
TOTAL MONTHLY				



Progress Leaf

Yours / Mine / Ours Map

Map every account by whose it is — clarity for both of you.

ACCOUNT MAP			
Account	Whose	Purpose	Balance

● SAFETY NOTE

Reference only — balances and purpose, never passwords or full account numbers.



Money-Date Conversation Prompts

Gentle questions to open up money talk — curious, not critical.

WHAT'S ONE MONEY WIN WE'RE PROUD OF?

WHAT WOULD MAKE US BOTH FEEL MORE SECURE?

WHAT ARE WE EXCITED TO SAVE TOWARD?

8



Progress Leaf

Shared Savings Challenge

Team up on a savings sprint — color it in together.

Our challenge: _____

Total goal: _____

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	32	33	34	35	36	37	38	39
40	41	42	43	44	45	46	47	48	49	50	51	52



Progress Leaf

Family Money-Meeting Agenda

Bring the whole household in — age-appropriate, calm, and on the same page.

AGENDA

- | | |
|---|--|
| <input type="checkbox"/> This month's wins | <input type="checkbox"/> Chores & allowance |
| <input type="checkbox"/> Upcoming big expenses | <input type="checkbox"/> One family money habit |
| <input type="checkbox"/> Goals we're saving for | <input type="checkbox"/> Fun thing we're funding |
| <input type="checkbox"/> Anyone's money questions | <input type="checkbox"/> Next meeting date |

NOTES & DECISIONS



Kids' Allowance & Chore Money

[illegible]



SECTION

09

Frugal Living & Shopping

- Meal planners
- Grocery list & price book
- Pantry / freezer / fridge
- Grocery budget
- Wants / wishlist
- Coupons & cashback
- Gift & holiday budget
- + more

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Weekly Meal Planner

Plan meals around what you have and what's on sale. Eat well, spend less.

Week of: _____

Grocery budget: _____

MONDAY	_____
TUESDAY	_____
WEDNESDAY	_____
THURSDAY	_____
FRIDAY	_____
SATURDAY	_____
SUNDAY	_____



Progress Leaf

Monthly Meal Planner

A month of dinners at a glance. Repeats are your friend — and your budget's.

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

Meal Plan + Shopping List

Plan the week's meals and build the grocery list on the same page.

THIS WEEK'S MEALS

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

WHAT TO BUY

<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____



Progress Leaf

Grocery Shopping List

Sorted by aisle so you shop fast and skip the impulse laps.

Store: _____

Budget: _____

PRODUCE

PROTEIN

DAIRY & EGGS

PANTRY

FROZEN

HOUSEHOLD



Progress Leaf

Grocery Price Book

Know a good price when you see one. Track unit prices across stores.

PRICE COMPARISON				
Item	Store A	Store B	Store C	Best unit \$

Progress Leaf

Pantry Inventory

Know what's on the shelf so you stop re-buying it. Shop your pantry first.

PANTRY – HAVE

RUNNING LOW



Fridge Inventory

FRIDGE – HAVE

9



Progress Leaf

Use-It-Up Planner

Eat what you already have before buying more. Less waste, more savings.

NEEDS USING SOON

<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____

MEALS I CAN MAKE FROM IT

<input type="checkbox"/> _____
<input type="checkbox"/> _____
<input type="checkbox"/> _____
<input type="checkbox"/> _____
<input type="checkbox"/> _____

NOTES



Grocery Budget Tracker

Month: _____

Budget left

9



Weekly Grocery Spend Log

THIS WEEK'S GROCERIES

9



Shopping & Errands List

Everything to grab and do, in one trip. Plan it, batch it, save the gas.

TO BUY	TO DO / ERRANDS
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
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<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____
<input type="checkbox"/> _____	<input type="checkbox"/> _____



Wants / Wishlist

30-DAY WANT LIST

9



Progress Leaf

Big-Want Price Tracker

Watching a big purchase? Track the price and buy only when it's right.

PRICE WATCH				
Item	Store	Price seen	Date	Target



Progress Leaf

Coupon & Discount Tracker

Keep discounts from expiring unused. Track codes, dates, and savings.

COUPONS & CODES			
Code / offer	Store	Expires	Saved
TOTAL SAVED			



Cashback / Rewards Tracker

REWARDS			
Source / card	Earned	Redeemed	Balance
TOTAL EARNED			



Progress Leaf

Gift List & Budget

Plan gifts ahead so they fit the budget, not the credit card.

Occasion: _____ Total gift budget: _____

GIFT PLAN			
For who	Gift idea	Budget	Spent
TOTAL			



Holiday Budget

Saved so far: _____

9



Progress Leaf

Occasion Budget Calendar

Birthdays, holidays, events — see them coming and budget ahead.

THE YEAR AHEAD			
Month	Occasion	Budget	Saved?
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

NOTES



Progress Leaf

Household Supplies Inventory

Know what's running low before you're out — stop the emergency runs.

HOUSEHOLD SUPPLIES			
Item	Have	Restock?	Where



Progress Leaf

Cheaper-Alternatives Log

Same result, lower cost. Track swaps that quietly trim the budget.

SWAPS THAT SAVE			
What I switched	From	To	Saved / mo
TOTAL SAVED / MO			



Progress Leaf

Declutter-to-Sell Tracker

Turn clutter into cash. List it, price it, sell it, save it.

CLUTTER -> CASH				
Item	Listed	Sold for	Where	Sold?
TOTAL EARNED				



Progress Leaf

Resale / Side-Income Log

Flipping, reselling, odd jobs — track the extra money in.

EXTRA MONEY IN			
Date	Source	Earned	Sent to
TOTAL EARNED			



SECTION

10

Reviews, Calendars & Records

- Undated & dated calendars
- Year-at-a-glance
- Financial calendar
- Monthly / quarterly review
- Annual review
- Net worth (12-mo)
- Documents checklist
- + more

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Progress Leaf

Undated Monthly Calendar

A blank month for whatever you're tracking. Write the dates, fill it in.

Month: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

Undated Weekly Spread

One week, your way. Days down the page with room to plan.

Week of: _____

MON	
TUE	
WED	
THU	
FRI	
SAT	
SUN	



Progress Leaf

Year-at-a-Glance

The whole year on one page. Mark milestones, goals, and big dates.

JAN	FEB	MAR
APR	MAY	JUN
JUL	AUG	SEP
OCT	NOV	DEC



Progress Leaf

Financial Calendar

Bills, paydays, and renewals on one calendar — your month, mapped.

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

Mark: payday • bill due • renewal • transfer



Progress Leaf

Monthly Review

Look back clearly, plan forward calmly. Numbers, notes, and one next step.

Month: _____

Income: _____

Spent: _____

Saved: _____

Debt paid: _____

WHAT WORKED

NEXT MONTH'S FOCUS



Progress Leaf

Annual Money Review

One year, reviewed. Celebrate the progress and set the next plan.

Year: _____

Net worth — start: _____

Net worth — end: _____

Total debt paid: _____

Total saved: _____

Bills on-time %: _____

THE YEAR IN REVIEW

NEXT YEAR'S PLAN



Progress Leaf

Net Worth — 12 Months

Plot it monthly and watch the line climb. The clearest proof of progress.

Starting net worth: _____

Goal by year-end: _____













Progress Leaf

Financial Milestones Timeline

Map the milestones ahead — and check them off as you pass each one.

	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____
	When: _____	Milestone: _____



Important Documents Checklist

Know what you have and where it lives — your financial paper trail, mapped.

FINANCIAL DOCUMENTS		
Document	Have?	Where it's kept
Photo ID		
Tax returns		
Pay stubs		
Bank statements		
Insurance policies		
Mortgage / lease		
Loan agreements		
Investment statements		
Will / estate docs		
Warranties		
Big-purchase receipts		
Medical records		

NOTES



Progress Leaf

Year-End Money File Checklist

Close out the financial year cleanly and set up next year's file.

- | | |
|--|---|
| <input type="checkbox"/> 01 Gather all tax documents | <input type="checkbox"/> 06 Update net worth |
| <input type="checkbox"/> 02 File the year's statements | <input type="checkbox"/> 07 Archive old records |
| <input type="checkbox"/> 03 Total annual income | <input type="checkbox"/> 08 Note tax deadlines |
| <input type="checkbox"/> 04 Total annual spending | <input type="checkbox"/> 09 Set next year's goals |
| <input type="checkbox"/> 05 Record year-end balances | <input type="checkbox"/> 10 Start a fresh file |

NOTES



Progress Leaf

Q1 (Jan–Mar) Review

Ninety days of progress. Zoom out and see how far you've come.

Q1 (Jan–Mar) — net worth change: _____

Debt change: _____

Savings change: _____

Income change: _____

BIGGEST WINS THIS QUARTER

WHAT TO CARRY FORWARD



Progress Leaf

Q2 (Apr–Jun) Review

Ninety days of progress. Zoom out and see how far you've come.

Q2 (Apr–Jun) — net worth change: _____

Debt change: _____

Savings change: _____

Income change: _____

BIGGEST WINS THIS QUARTER

WHAT TO CARRY FORWARD



Progress Leaf

Q3 (Jul–Sep) Review

Ninety days of progress. Zoom out and see how far you've come.

Q3 (Jul–Sep) — net worth change: _____

Debt change: _____

Savings change: _____

Income change: _____

BIGGEST WINS THIS QUARTER

WHAT TO CARRY FORWARD



Progress Leaf

Q4 (Oct–Dec) Review

Ninety days of progress. Zoom out and see how far you've come.

Q4 (Oct–Dec) — net worth change: _____

Debt change: _____

Savings change: _____

Income change: _____

BIGGEST WINS THIS QUARTER

WHAT TO CARRY FORWARD



Progress Leaf

January Calendar

Map January — paydays, bills, and money dates. Reusable any year.

Year: _____ Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

February Calendar

Map February — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

March Calendar

Map March — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

April Calendar

Map April — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

May Calendar

Map May — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

June Calendar

Map June — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

July Calendar

Map July — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

August Calendar

Map August — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

September Calendar

Map September — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

October Calendar

Map October — paydays, bills, and money dates. Reusable any year.

Year: _____ Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

November Calendar

Map November — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

December Calendar

Map December — paydays, bills, and money dates. Reusable any year.

Year: _____

Focus: _____

SUN	MON	TUE	WED	THU	FRI	SAT