

FLAGSHIP PRINTABLE SYSTEM • STAY IN CONTROL

The Money Management Pack

Run your money, all in one place. 125 printables to track every dollar, stay on top of every bill, and always know where you stand.

- 01 Welcome & Organization
- 02 Income & Cash Flow
- 03 Budgeting & Operations
- 04 Bills & Expense Tracking
- 05 Accounts & Records
- 06 Debt & Savings Overview
- 07 Frugal Living & Shopping
- 08 Calendars, Reviews & Extras

125 unique designs • 132 print-ready pages • US Letter

Educational tool — not personalized financial advice.

@progressleaf



Start Here

This is your control center. Set it up once, then run your money from these pages all year.

HOW TO USE THIS PACK

1. Skim the Index — every sheet is listed by section with a page number.
2. Fill in My Money Map and the Master Accounts List to see the whole picture.
3. Set up your bills, due-dates, and recurring charges so nothing slips.
4. Track each month, then review — you'll always know where you stand.

1

PRINT TIPS

- Print-ready for US Letter, made for any home or office printer.
- Designed light on ink — mostly Paper space, easy on home printers.
- Print the trackers you'll use this month; reprint any ledger page, any time.
- 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. For your safety, this pack never asks for passwords, PINs, full account numbers, or Social Security numbers — record balances and reference only.



Index & Page Directory

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

01 WELCOME & ORGANIZATION	p.5	05 ACCOUNTS & RECORDS	p.70
<ul style="list-style-type: none">• My Money Map p.6• Important Dates & Renewals p.7• Master Accounts List p.8• Key Providers & Contacts p.9• Brain-Dump & Notes p.10		<ul style="list-style-type: none">• Bank Account Tracker p.71• Credit Card Tracker p.72• Net Worth Tracker p.73• Net Worth — 12 Months p.74• Assets List p.75 <p>+ 10 more in this section</p>	
02 INCOME & CASH FLOW	p.11	06 DEBT & SAVINGS OVERVIEW	p.86
<ul style="list-style-type: none">• Income Tracker p.12• Multiple Income Streams p.13• Paycheck Log p.14• Monthly Cash-Flow Planner p.15• Annual Income Overview p.16 <p>+ 7 more in this section</p>		<ul style="list-style-type: none">• Debt Snapshot p.87• Debt Payment Tracker p.88• Snowball Tracker p.89• Avalanche Tracker p.90• Per-Debt Page p.91 <p>+ 9 more in this section</p>	
03 BUDGETING & OPERATIONS	p.24	07 FRUGAL LIVING & SHOPPING	p.101
<ul style="list-style-type: none">• Monthly Budget p.25• Zero-Based Budget p.26• Paycheck Budget p.27• Weekly Budget p.28• Budget Category List p.29 <p>+ 15 more in this section</p>		<ul style="list-style-type: none">• Weekly Meal Planner p.102• Monthly Meal Planner p.103• Grocery Shopping List p.104• Grocery Price Book p.105• Pantry & Freezer Inventory p.106 <p>+ 13 more in this section</p>	
04 BILLS & EXPENSE TRACKING	p.45	08 CALENDARS, REVIEWS & EXTRAS	p.120
<ul style="list-style-type: none">• Monthly Bill Tracker p.46• Annual Bill Grid p.47• Bill Due-Date Calendar p.48• Recurring Bills List p.49• Subscription Tracker p.50 <p>+ 19 more in this section</p>		<ul style="list-style-type: none">• Undated Monthly Calendar p.121• Undated Weekly Spread p.122• Year-at-a-Glance p.123• Financial Calendar p.124• Monthly Review p.125 <p>+ 7 more in this section</p>	



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



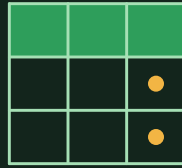
1½" spine

Pick your binder width, cut, slide in.



SECTION

01



Welcome & Organization

- Cover
- Start Here & print tips
- Index & page directory
- Cover insert & spine labels
- Section dividers (set of 8)
- My Money Map
- Important dates & renewals
- Master accounts list
- Key providers & contacts
- Brain-dump & notes

1

2

3

4

5

6

7

8



My Money Map

The whole picture on one page. Where your money lives, flows, and stands today.

Date: _____

Take-home income / mo: _____

1

TOTAL IN ACCOUNTS

\$

MONTHLY BILLS

\$

TOTAL DEBT

\$

TOTAL SAVED

\$

NET WORTH

\$

ACCOUNTS I HOLD

\$

WHAT I WANT TO STAY ON TOP OF



Important Dates & Renewals

DATES TO REMEMBER

1



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Master Accounts List

Every account in one place — balances and reference only, never passwords or numbers.

WHERE MY MONEY LIVES			
Account	Type	Institution	Balance

1

● SAFETY NOTE

Balances and reference only by design. Never write passwords, PINs, full account numbers, or SSNs on a printable.



Progress Leaf

Key Providers & Contacts

Who to call when you need them — bank, utilities, insurers. Non-sensitive info only.

PROVIDERS & CONTACTS			
Service	Provider	Phone / contact	Ref.

1

● SAFETY NOTE

Reference details only — no passwords, PINs, or full account numbers.



Brain-Dump & Notes

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

EVERYTHING ON MY MIND

1

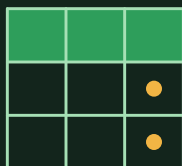
TOP 3 TO ACT ON

1. _____
2. _____
3. _____



SECTION

02



Income & Cash Flow

- Income tracker
- Multiple income streams
- Paycheck log
- Monthly cash-flow planner
- Annual income overview
- Pay-schedule calendar
- Variable-income tracker
- Auto-transfer & deposit log
- Benefits tracker
- Side-income tracker
- Cash-flow forecast
- + 1 more

1

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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			



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Multiple Income Streams

Track every stream side by side so you see the full income picture.

MY INCOME STREAMS			
Stream	Frequency	Avg amount	YTD
TOTAL			



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Paycheck Log

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

PAYCHECK LOG			
Date	Employer / source	Gross	Net
TOTAL NET			



Monthly Cash-Flow Planner

CASH FLOW

2



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Annual Income Overview

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

INCOME BY MONTH	
Month	Income
Jan	
Feb	
Mar	
Apr	
May	
Jun	
Jul	
Aug	
Sep	
Oct	
Nov	
Dec	
TOTAL FOR THE YEAR	

2

NOTES



Progress Leaf

Pay-Schedule Calendar

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

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

2

Mark: payday • bill due • transfer



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Variable-Income Tracker

Irregular pay? Log each deposit and watch your running average settle.

Lowest month: _____

Average month: _____

VARIABLE INCOME LOG			
Date	Source	Amount	Running avg



Auto-Transfer & Deposit Log

AUTOMATED MONEY

2



Benefits Tracker

BENEFITS & PERKS

2



Withholding & Deductions

Pay period: _____ **Filing status (optional):** _____

2

Educational record only. For tax questions, consult a qualified professional.



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Side-Income Tracker

Track every dollar from side gigs and extra work — then put it to work.

EXTRA EARNINGS			
Date	Source	Earned	Sent to
TOTAL EARNED			



Progress Leaf

Cash-Flow Forecast

Look ahead: plan expected money in and out so the future holds no surprises.

12-MONTH FORECAST			
Month	Expected in	Expected out	End balance
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

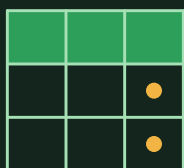
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ASSUMPTIONS & NOTES



SECTION

03



Budgeting & Operations

- Monthly budget
- Zero-based budget
- Paycheck budget
- Weekly budget
- Budget category list
- Budget vs actual
- Fixed vs variable expenses
- Annual expenses planner
- Monthly money calendar
- New-month setup
- End-of-month review
- + 9 more

1

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Monthly Budget

Month: _____



Progress Leaf

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		



Weekly Budget

Week of: _____



Budget Category List

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

MY CATEGORIES		
Category	Need / want	Typical \$



Budget vs Actual

PLAN VS REALITY

3



Fixed vs Variable Expenses

3

THE MONEY MANAGEMENT PACK • PROGRESS LEAF



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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			



Progress Leaf

Monthly Money Calendar

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

Month: _____

SUN	MON	TUE	WED	THU	FRI	SAT

3

Mark: payday • bill due • savings transfer



New-Month Setup

Start the month with a plan, not a scramble.

Month: _____

This month's focus: _____

SETUP CHECKLIST

☐ Roll over last month's balances

☐ Update account balances

3

☐ Set the budget

☐ Note irregular expenses

☐ List bills & due-dates

☐ Reconcile last month

☐ Schedule transfers

☐ File last month's receipts



Progress Leaf

End-of-Month Review

Close the month cleanly. Numbers reconciled, lessons noted, next month ready.

Total income: _____

Total spent: _____

Saved: _____

Debt paid: _____

WHAT WORKED

3

WHAT I'LL ADJUST



Progress Leaf

Bill-Pay Schedule

Every bill and its day, mapped so payments never slip.

BILL SCHEDULE			
Bill	Due day	Amount	Auto?
TOTAL / MONTH			



Budget-Adjustment Log

ADJUSTMENTS

3



Progress Leaf

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:** _____

3



Progress Leaf

Rollover Tracker

Carry unspent category money forward on purpose, not by accident.

ROLLOVERS			
Category	Left last month	Rolled in	New total



Progress Leaf

Half-Page Budget Insert

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

POCKET BUDGET

Progress Leaf

Month:

Income:

Category	Plan	Actual
LEFT		

3

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

\$

3

THIS MONTH'S NOTE

NEXT MONTH'S FOCUS



Progress Leaf

Monthly Money Checklist

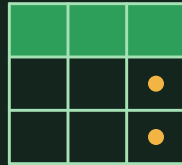
The same calm routine every month. Tick it off and you're on top of it.

- | | |
|---|---|
| <input type="checkbox"/> 01 Update account balances | <input type="checkbox"/> 07 Reconcile statements |
| <input type="checkbox"/> 02 Pay all bills / confirm auto-pays | <input type="checkbox"/> 08 Review subscriptions |
| <input type="checkbox"/> 03 Log this month's income | <input type="checkbox"/> 09 File receipts & statements |
| <input type="checkbox"/> 04 Track spending to date | <input type="checkbox"/> 10 Update net worth |
| <input type="checkbox"/> 05 Move planned savings | <input type="checkbox"/> 11 Note any renewals coming up |
| <input type="checkbox"/> 06 Make any extra debt payment | <input type="checkbox"/> 12 Plan next month |



SECTION

04



Bills & Expense Tracking

- Monthly bill tracker
- Annual bill grid
- Bill due-date calendar
- Recurring bills list
- Subscription tracker
- Auto-pay audit
- Daily expense tracker
- Weekly expense tracker
- Monthly expense log
- Spending by category
- + 14 more

1

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Monthly Bill Tracker

Month: _____

4



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

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



Progress Leaf

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 Tracker

[illegible]



Auto-Pay Audit

AUTO-PAYS

4



Daily Expense Tracker

Catch every dollar today. Awareness is where control starts.

Date: _____

Daily limit: _____

TODAY'S SPENDING			
Time	What I bought	Category	Amount
TOTAL TODAY			



Weekly Expense Tracker

Week of: _____

4



Monthly Expense Log

ALL SPENDING THIS MONTH

4



Expense Category Breakdown

[illegible]



Progress Leaf

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

4



Progress Leaf

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: _____

4



Utilities Tracker

UTILITIES			
Utility	Provider	This month	Last month
TOTAL			



Medical Expense Log

MEDICAL EXPENSES

4



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

Tax-Deductible Expense Log

Capture deductible costs all year so tax time is calm, not chaos.

TAX-DEDUCTIBLE EXPENSES			
Date	What	Category	Amount
TOTAL			

NOTE

Educational record only. Confirm deductibility with a qualified tax professional.



Business Expense Log

BUSINESS / SIDE-HUSTLE EXPENSES

4



Progress Leaf

Annual Spending Review

A full year of spending in one table — see the shape of your money.

SPENDING BY MONTH		
Month	Total spent	vs last
Jan		
Feb		
Mar		
Apr		
May		
Jun		
Jul		
Aug		
Sep		
Oct		
Nov		
Dec		
YEAR TOTAL		

NOTES



Variable Expense Tracker

[illegible]



Progress Leaf

Spending-by-Month Grid

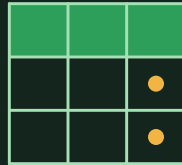
Categories down, months across — spot trends across the whole year.

CATEGORY	J	F	M	A	M	J	J	A	S	O	N	D
Groceries												
Dining out												
Gas / transit												
Utilities												
Shopping												
Fun												
Health												
Other												



SECTION

05



Accounts & Records

- Bank account tracker
- Credit card tracker
- Net worth tracker
- Net worth — 12 months
- Assets list
- Liabilities list
- Investment overview
- Savings accounts overview
- Document checklist & index
- Statement log
- + 5 more

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Progress Leaf

Bank Account Tracker

Every bank account in one view — balances and reference only.

BANK ACCOUNTS			
Account	Bank	Type	Balance
TOTAL CASH			

● SAFETY NOTE

Balances and reference only — never full account numbers or logins.



Progress Leaf

Credit Card Tracker

Balances, limits, and due-dates for every card, at a glance.

CREDIT CARDS					
Card	Balance	Limit	APR %	Due	Min

● SAFETY NOTE

Reference only — no full card numbers, CVVs, or logins.



Net Worth Tracker

Assets minus what you owe. The single number that shows the big picture.

ASSETS	
What I own	Amount
TOTAL ASSETS	

DEBTS	
What I owe	Amount
TOTAL DEBTS	

5

NET WORTH (assets – debts):



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

Assets List

Everything you own of value, in one organized inventory.

WHAT I OWN		
Asset	Where / detail	Value
TOTAL ASSETS		



Progress Leaf

Liabilities List

Everything you owe, in one clear list — the other half of net worth.

WHAT I OWE			
Debt	Lender	Balance	Rate %
TOTAL LIABILITIES			



Progress Leaf

Investment Overview

A simple balances-only view of investment and retirement accounts.

INVESTMENTS & RETIREMENT			
Account	Type	Institution	Balance
TOTAL			

NOTE

Balances only by design — no advice, projections, or account numbers.
For investment decisions, consult a qualified professional.



Progress Leaf

Savings Accounts Overview

Every savings pot and its purpose, all in one place.

SAVINGS ACCOUNTS			
Account	Purpose	Bank	Balance
TOTAL SAVED			



Progress Leaf

Document Checklist & Index

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

Statement Log

Tick off each statement as it arrives and gets filed.

STATEMENTS RECEIVED			
Account	Month	Received?	Filed?



Progress Leaf

Account-Review Checklist

A periodic sweep to keep every account clean and correct.

- | | |
|--|--|
| <input type="checkbox"/> 01 Check every balance | <input type="checkbox"/> 06 Confirm contact info current |
| <input type="checkbox"/> 02 Scan for unfamiliar charges | <input type="checkbox"/> 07 Review credit-card rewards |
| <input type="checkbox"/> 03 Confirm auto-pays are right | <input type="checkbox"/> 08 Close any unused accounts |
| <input type="checkbox"/> 04 Check fees & interest | <input type="checkbox"/> 09 Update this pack's records |
| <input type="checkbox"/> 05 Update beneficiaries if needed | <input type="checkbox"/> 10 Note anything to follow up |



Progress Leaf

Important Info Note

A safe place for non-sensitive reminders — never for secrets.

IMPORTANT TO REMEMBER (NON-SENSITIVE)

5



SAFETY NOTE

Never record passwords, PINs, SSNs, or full account numbers here.



Annual Financial Inventory

THE WHOLE PICTURE

5



Record-Keeping Guide

How long to keep what — a simple reference so you can declutter with confidence.

HOW LONG TO KEEP IT

Document	Suggested keep time
Tax returns	
Pay stubs	
Bank statements	
Utility bills	
Warranty receipts	
Medical bills	
Investment records	
Loan payoff letters	

MY OWN RULES & NOTES

5

NOTE

General guidance only — confirm requirements for your situation.



Progress Leaf

Year-End File Checklist

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

☐ 01 Gather all tax documents

☐ 06 Update net worth

☐ 02 File year's statements

☐ 07 Archive old records (per guide)

☐ 03 Total annual income

☐ 08 Note tax deadlines

☐ 04 Total annual spending

☐ 09 Set next year's goals

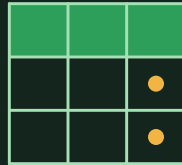
☐ 05 Record year-end balances

☐ 10 Start a fresh file



SECTION

06



Debt & Savings Overview

- Debt snapshot
- Debt payment tracker
- Snowball tracker
- Avalanche tracker
- Per-debt page
- Loan tracker
- Credit-card payoff
- Savings goal tracker
- Sinking funds overview
- Emergency fund tracker
- + 4 more

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Debt Snapshot

WHAT I OWE

6



Progress Leaf

Snowball Tracker

Smallest balance first — each one cleared frees money for the next.

SMALLEST FIRST		
Debt (smallest → largest)	Balance	Paid off?



Progress Leaf

Avalanche Tracker

Highest interest first — the math-optimal order to pay.

HIGHEST APR FIRST			
Debt (highest APR → lowest)	APR %	Balance	Done?



Progress Leaf

Per-Debt 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



Loan Tracker

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

LOANS				
Loan	Lender	Balance	Rate %	Payment



Progress Leaf

Credit-Card Payoff

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

Card: _____

Balance: _____

APR %: _____

Monthly payment: _____

PAYOFF PROGRESS		
Date	Payment	New balance



Savings Goal Tracker

SAVINGS GOALS

6



Sinking Funds Overview

SINKING FUNDS

6



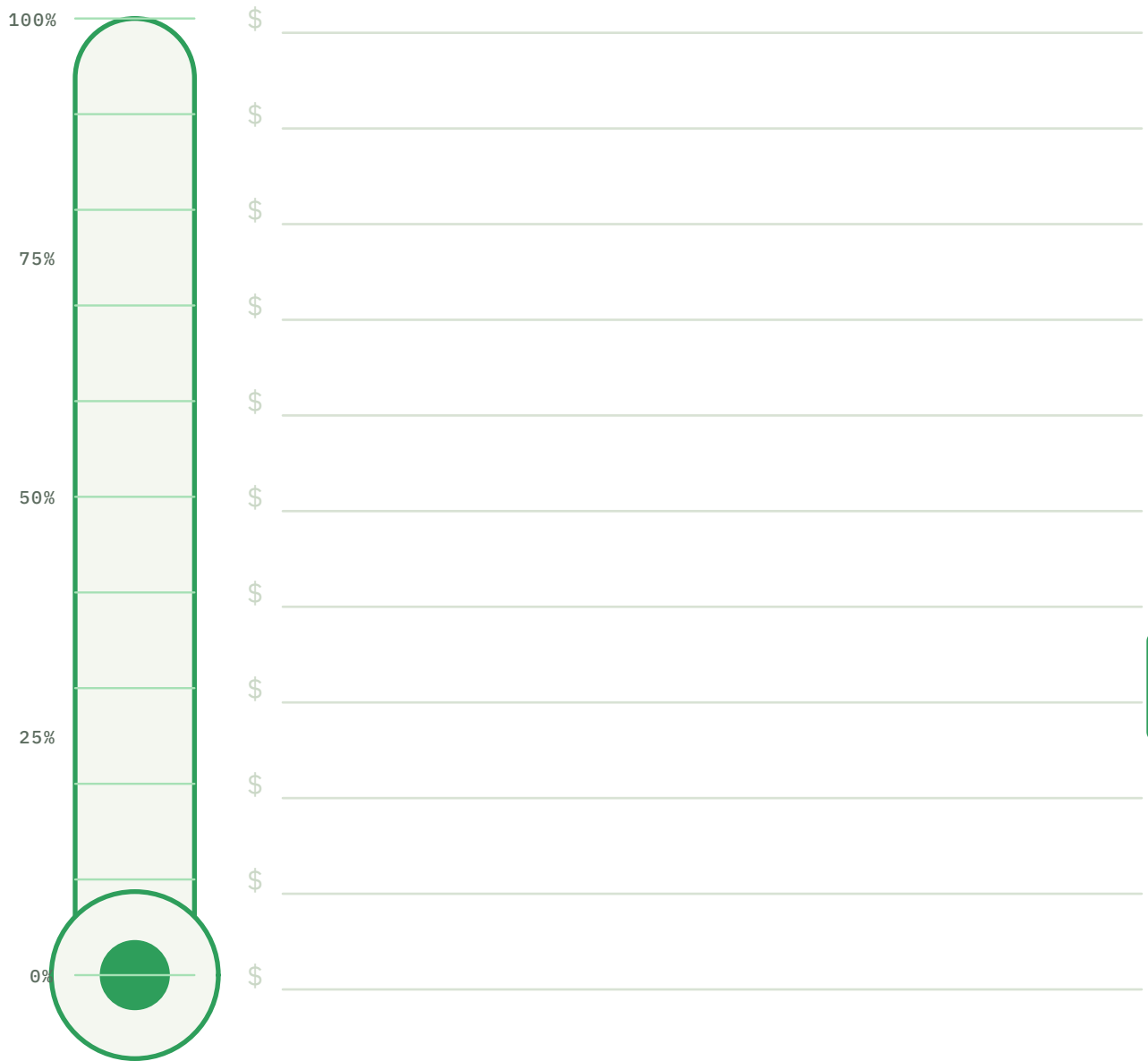
Progress Leaf

Emergency Fund Tracker

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

Goal amount: _____

Each block =: _____





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 Rate Tracker

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

SAVINGS RATE BY MONTH			
Month	Income	Saved	Rate %
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

NOTES



Big-Purchase Plan

Save up instead of financing. Plan it, fund it, buy it guilt-free.

What I'm saving for: _____

Total cost: _____

Need-by date: _____

Monthly amount: _____

FULLY FUNDED

START



Monthly Debt + Savings Summary

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

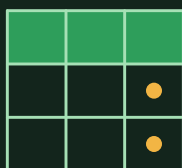
DEBT + SAVINGS BY MONTH			
Month	Debt paid	Saved	Net worth
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

NOTES



SECTION

07



Frugal Living & Shopping

- Weekly meal planner
- Monthly meal planner
- Grocery list
- Price book
- Pantry inventory
- Use-it-up planner
- Grocery budget
- Shopping & errands
- Wants / wishlist
- Returns & warranty
- + 8 more

1

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8



Weekly Meal Planner

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

Week of: _____

Grocery budget: _____

MONDAY	<hr/>
TUESDAY	<hr/>
WEDNESDAY	<hr/>
THURSDAY	<hr/>
FRIDAY	<hr/>
SATURDAY	<hr/>
SUNDAY	<hr/>



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

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 \$



Pantry & Freezer Inventory

PANTRY

7



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"/> _____



Grocery Budget Tracker

Month: _____

Budget left

7



Progress Leaf

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

7



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



Coupon & Discount Tracker

COUPONS & CODES			
Code / offer	Store	Expires	Saved
TOTAL SAVED			



Cashback / Rewards Tracker

REWARDS			
Source / card	Earned	Redeemed	Balance
TOTAL EARNED			



Occasion Budget Calendar

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

THE YEAR AHEAD			
Month	Occasion	Budget	Saved?
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			

NOTES & REMINDERS



Progress Leaf

Subscription-Cancel Checklist

Audit the recurring charges and cancel what you don't love. Found money.

AUDIT & CANCEL			
Subscription	Cost / mo	Use it?	Canceled?
SAVED / MONTH IF CANCELED			



Progress Leaf

Household Supplies Inventory

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

HOUSEHOLD SUPPLIES			
Item	Have	Restock?	Where



Declutter-to-Sell Tracker

CLUTTER -> CASH

7



Progress Leaf

Returns & Warranty Tracker

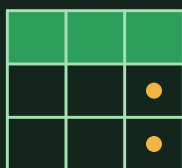
Never miss a return window or lose a warranty again.

RETURNS & WARRANTIES				
Item	Store	Bought	Return by	Done?



SECTION

08



Calendars, Reviews & Extras

- Undated monthly calendar
- Undated weekly spread
- Year-at-a-glance
- Financial calendar
- Monthly review
- Quarterly review
- Annual money review
- Net worth — 12 months
- Milestones timeline
- Important renewals
- Lined notes
- Dot-grid page

1

2

3

4

5

6

7

8



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

Quarterly Review

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

Quarter: _____

Net worth change: _____

Debt change: _____

Savings change: _____

WINS THIS QUARTER

WHAT TO ADJUST



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 Over 12 Months

Log assets, debts, and net worth each month — the full-year record.

NET WORTH BY MONTH			
Month	Assets	Debts	Net worth
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			









NOTES



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: _____



Progress Leaf

Important Renewals Tracker

Insurance, subscriptions, registrations — every renewal, never missed.

RENEWALS			
What	Provider	Renews	Cost



Dot-Grid Planning

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

