

FLAGSHIP PRINTABLE SYSTEM • KEEP GOING

# The Money Momentum Pack

You've started — now keep going. 125 printables to track your wins, build the habit, and pick up speed — leaf by leaf.

- 01 Welcome & Momentum Setup
- 02 Vision, Goals & Motivation
- 03 Action Plans & Budgeting
- 04 Tracking & Habit Streaks
- 05 Debt Payoff Momentum
- 06 Savings Challenges & Goals
- 07 Frugal Living & Shopping
- 08 Reviews, Wins & Check-ins

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

Educational tool — not personalized financial advice.

@progressleaf



# Start Here

*You've already started — these sheets keep you moving. Use what you need, when you need it.*

## HOW TO USE THIS PACK

1. Skim the Index — every sheet is listed by section with a page number.
2. Set your baseline (Where I Am Now), then pick this month's momentum moves.
3. Track daily and weekly — streaks and small wins are the whole engine.
4. A broken streak isn't failure. Start again on the next box — that's the point.

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 actually use this month; reprint any page, any time.
- Color sparingly: green headers and amber wins print fine 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. No password or login trackers are included — by design.



# 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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- Monthly Momentum Scorecard p.7
- 30-Day Momentum Kickstart p.8
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  - Spending by Category p.51
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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.



## SECTION

# 01

## Welcome & Momentum Setup

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- Cover
- Start Here & print tips
- Index & page directory
- Cover insert & spine labels
- Section dividers (set of 8)
- Where I am now — baseline
- Monthly momentum scorecard
- 30-day kickstart checklist
- Money habits to build
- Brain-dump & notes

1

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## Progress Leaf

# Where I Am Now

*Your starting line. Snapshot today's numbers so you can watch them move.*

Date set: \_\_\_\_\_

Take-home income / mo: \_\_\_\_\_

Total debt: \_\_\_\_\_

Total saved: \_\_\_\_\_

Emergency fund: \_\_\_\_\_

Net worth (approx): \_\_\_\_\_

Biggest money win so far: \_\_\_\_\_

1

### WHAT MOMENTUM LOOKS LIKE FOR ME

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### THIS QUARTER'S ONE FOCUS

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## Progress Leaf

# Monthly Momentum Scorecard

Rate each area 1-5. No grades — just where the momentum is this month.

Month: \_\_\_\_\_

Overall momentum score /5: \_\_\_\_\_

1

## RATE YOUR PROGRESS (1-5)

Area	Last mo	This mo	Nudge next
Budgeting			
Tracking spending			
Debt payoff			
Saving			
Habits & streaks			
Mindset			

## ONE THING TO BUILD ON NEXT MONTH

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## Progress Leaf

# 30-Day Momentum Kickstart

*One small action at a time, in any order. Momentum builds from motion.*

- ☐ 01 Set your baseline numbers
- ☐ 02 Pick this month's one focus
- ☐ 03 List every debt & balance
- ☐ 04 Set up a simple budget
- ☐ 05 Track spending three days straight
- ☐ 06 Cancel one unused subscription
- ☐ 07 Automate one savings transfer
- ☐ 08 Choose a habit to build
- ☐ 09 Take a no-spend day
- ☐ 10 Make one extra debt payment
- ☐ 11 Round up a purchase to savings
- ☐ 12 Log your first win
- ☐ 13 Tidy one bill due-date
- ☐ 14 Name your emergency-fund goal
- ☐ 15 Do a 10-minute money minute
- ☐ 16 Plan next month before it starts





## Progress Leaf

# Money Habits to Build

*Tiny, repeatable habits beat big bursts. Stack a few onto things you already do.*

## MY HABIT STACK

Habit I'm building	When (the cue)	Days / wk

1

## IDEAS TO BORROW

- ☐ Check one balance each morning
- ☐ Weekly 15-minute money review
- ☐ Log spending before bed
- ☐ Pack lunch three days
- ☐ Round up every purchase
- ☐ Pause 24 hrs before a want



## Progress Leaf

# Brain-Dump & Notes

*Everything money on your mind — out of your head and onto the page. No order needed.*

### EVERYTHING ON MY MIND

1

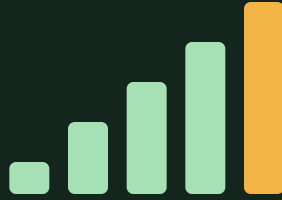
### TOP 3 TO ACT ON

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



## SECTION

# 02



# Vision, Goals & Motivation

- Word of the year
- Annual money goals
- Goal-to-action breakdown
- 90-day momentum plan
- One big money move
- Milestone ladder
- Wins & momentum log
- Streak motivation
- Why I keep going
- Encouragement cards
- Reward menu
- Accountability partner

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## Progress Leaf

# Word of the Year

*One word to steer your money this year. Not a rule — a reminder.*

MY WORD

2

WHY THIS WORD

It should make me feel: \_\_\_\_\_

When tempted, it reminds me: \_\_\_\_\_



Progress Leaf

# Annual Money Goals

*A handful of clear goals beat a long wish list. Make each specific and dated.*

THIS YEAR'S GOALS			
Goal	Target \$	By when	Why it matters

2

The one goal I want most this year: \_\_\_\_\_



## Progress Leaf

# Goal-to-Action Breakdown

*Pick one goal and break it into steps small enough to start this week.*

The goal: \_\_\_\_\_

Target \$: \_\_\_\_\_

Deadline: \_\_\_\_\_

Monthly amount needed: \_\_\_\_\_

### THE STEPS TO GET THERE

2

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

First step I'll take this week: \_\_\_\_\_



## Progress Leaf

# 90-Day Momentum Plan

*Three months, three focuses. One move per month, one win to chase.*

### MONTH 1

Focus: \_\_\_\_\_

One move: \_\_\_\_\_

The win I'm after: \_\_\_\_\_

2

### MONTH 2

Focus: \_\_\_\_\_

One move: \_\_\_\_\_

The win I'm after: \_\_\_\_\_

### MONTH 3

Focus: \_\_\_\_\_

One move: \_\_\_\_\_

The win I'm after: \_\_\_\_\_



## Progress Leaf

# One Big Money Move

*Each month, the one move that matters most. Small list, big momentum.*

MONTHLY MOVES		
Month	The one move	Done
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

2

NOTES & REMINDERS





## Progress Leaf

# Milestone Ladder

*Color a rung each time you hit a milestone. Watch yourself climb.*

Goal at the top: \_\_\_\_\_

Starting point: \_\_\_\_\_

GOAL

2

START



## Wins & Momentum Log

## MY WINS

2



## Progress Leaf

# Streak Motivation

*Streaks build momentum — and a missed day is never failure. You just start again.*

### STREAKS I'M BUILDING

Streak: \_\_\_\_\_

Best so far: \_\_\_\_\_

Streak: \_\_\_\_\_

Best so far: \_\_\_\_\_

Streak: \_\_\_\_\_

Best so far: \_\_\_\_\_

2

### WHY THESE MATTER TO ME

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#### ● START-AGAIN RULE

Broke a streak? It doesn't erase your progress.  
Circle tomorrow and begin the next one.



## Progress Leaf

# Why I Keep Going

*On the hard days, this is the page you come back to.*

I'M DOING THIS SO THAT...

2

THE LIFE I'M BUILDING LOOKS LIKE...

WHEN IT GETS HARD, I'LL REMEMBER...

THE PEOPLE THIS HELPS...



## Progress Leaf

# Encouragement Cards

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



**You've started.  
That's the hard part.**



**One win is a leaf.  
Keep stacking them.**

2



**A missed day isn't  
failure. Start again.**



**Small and steady  
beats big and brief.**



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



**Progress,  
leaf by leaf.**



## Progress Leaf

# Reward Menu

Plan how you'll celebrate — milestones deserve a (budget-friendly) party.

WHEN I HIT IT, I'LL...		
Milestone	How I'll celebrate	Cost

2

### FREE WAYS TO CELEBRATE

- ☐ A walk somewhere new
- ☐ A slow morning
- ☐ Movie night in
- ☐ Favorite home-cooked meal
- ☐ Call someone who's proud of me
- ☐ An afternoon off



## Progress Leaf

# Accountability Partner

*Sharing your goal with one person makes it stick. Set the rhythm here.*

My partner: \_\_\_\_\_

How we check in: \_\_\_\_\_

How often: \_\_\_\_\_

What I'm sharing: \_\_\_\_\_

## CHECK-IN LOG

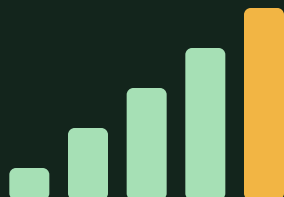
2

Date	What I shared	Next step



## SECTION

# 03



## Action Plans & Budgeting

- Monthly action plan
- Zero-based budget
- Paycheck budget
- Weekly budget
- Income tracker
- Money calendar
- Bill-pay checklist
- This week's money tasks
- Daily money minute
- Budget vs actual
- Cash-flow planner
- + 11 more

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## Progress Leaf

# Monthly Money Action Plan

*Set the month's intentions, then the moves that make them happen.*

Month: \_\_\_\_\_

This month's focus: \_\_\_\_\_

### TOP 3 PRIORITIES

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

3

Income target: \_\_\_\_\_

Save target: \_\_\_\_\_

Debt payment target: \_\_\_\_\_

No-spend days target: \_\_\_\_\_

### THIS MONTH'S MONEY MOVES

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



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		



# Paycheck Budget

[illegible]





Progress Leaf

# Income Tracker

Every dollar in, all in one place. Watch the inflow grow.

MONEY IN			
Date	Source	Type	Amount
TOTAL INCOME			



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



Progress Leaf

# Bill-Pay Action Checklist

Knock out the month's bills one tick at a time.

Month: \_\_\_\_\_

BILLS THIS MONTH			
Bill	Due	Amount	Paid
TOTAL DUE			



## Progress Leaf

# This Week's Money Tasks

*A short, doable list. Momentum loves a finished checklist.*

Week of: \_\_\_\_\_

Top priority: \_\_\_\_\_

### TASKS

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_





## Progress Leaf

# Daily Money Minute

*One minute a day: check a balance, log spending, breathe. Color a box each day.*

Month: \_\_\_\_\_

My daily minute is...: \_\_\_\_\_

30 DAYS – COLOR ONE PER 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

3

My streak so far: \_\_\_\_\_



## Budget vs Actual

## PLAN VS REALITY

3



# Monthly Cash-Flow Planner

## CASH FLOW

3



Progress Leaf

# Variable-Income Planner

*Irregular income? Budget from your lowest month and fund needs in priority order.*

Lowest month income: \_\_\_\_\_

This month's income: \_\_\_\_\_

FUND IN THIS ORDER		
Priority order	Amount	Funded



Progress Leaf

# Extra-Income Action Log

Found money, side gigs, refunds — track it and send it somewhere on purpose.

EXTRA MONEY IN			
Date	Source	Amount	Where it went
TOTAL EXTRA			



Progress Leaf

# 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

# New-Month Kickoff

*Start the month with a plan, not a scramble.*

Month: \_\_\_\_\_

This month's focus: \_\_\_\_\_

### KICKOFF CHECKLIST

☐ Roll over last month's balances

☐ Pick a no-spend day

3

☐ Set the budget

☐ Set this month's one money move

☐ List bills & due-dates

☐ Note any irregular expenses

☐ Schedule savings transfers

☐ Keep building one habit



## Progress Leaf

# 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

3





## Progress Leaf

# End-of-Month Review

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

Total income: \_\_\_\_\_

Total spent: \_\_\_\_\_

Saved: \_\_\_\_\_

Debt paid: \_\_\_\_\_

### WHAT WORKED

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3

### WHAT I'LL CHANGE

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This month's biggest win: \_\_\_\_\_



# Money To-Do List

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

## TO DO

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_

3

## DONE & DUSTED

- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_



# Automation Setup Planner

## TRANSFERS & AUTO-PAYS

3



Progress Leaf

# Sinking-Fund Setup

Save a little each month for the big stuff, so it never becomes debt.

PLAN YOUR FUNDS			
Fund	Goal \$	By when	Monthly
TOTAL EACH MONTH			



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

\$

DEBT PAID

\$

NET WORTH

\$

NO-SPEND DAYS

\$

3

THIS MONTH'S WIN

NEXT MONTH'S FOCUS



## SECTION

# 04

## Tracking & Habit Streaks

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- Daily expense tracker
- Weekly expense tracker
- Monthly expense log
- Spending by category
- Habit streak (30-day)
- Annual habit grid
- No-spend day tracker
- No-spend month
- Subscription tracker
- Mindful-spending log
- Impulse-buy pause
- + 9 more

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Progress Leaf

# Daily Expense Tracker

Catch every dollar today. Awareness is where momentum 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



## Spending by Category

[illegible]

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## Progress Leaf

# Money Habit Streak (30-Day)

*Pick one habit. Color a box each day you do it. Missed a day? Start the next box — no guilt.*

The habit: \_\_\_\_\_

Why it matters: \_\_\_\_\_

30 DAYS

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

4

Longest streak: \_\_\_\_\_

Days done: \_\_\_\_\_



## Progress Leaf

# Annual Habit Grid

*One habit, all year. Fill a box each day you show up.*

The habit I'm tracking: \_\_\_\_\_

	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
Jan																															
Feb																															
Mar																															
Apr																															
May																															
Jun																															
Jul																															
Aug																															
Sep																															
Oct																															
Nov																															
Dec																															



## Progress Leaf

# No-Spend Day Tracker

Color a day each time you spend nothing extra. Watch them add up.

Month: \_\_\_\_\_

Goal — no-spend days: \_\_\_\_\_

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									

4

No-spend days this month: \_\_\_\_\_



## Progress Leaf

# No-Spend Month Challenge

*Pause the extras for one month. Set your rules, then ride the streak.*

Month: \_\_\_\_\_ Why I'm doing it: \_\_\_\_\_

### ALLOWED – THE ESSENTIALS

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### ON PAUSE THIS MONTH

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4

SUN	MON	TUE	WED	THU	FRI	SAT



# Subscription Tracker

## RECURRING CHARGES

4









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



Progress Leaf

# Round-Up Tracker

Round each purchase up to the dollar and stash the difference. Tiny, mighty.

SPARE CHANGE SAVED			
Date	Purchase	Rounded to	Saved
TOTAL ROUNDED UP			



# Mindful-Spending Log

[illegible]



# Impulse-Buy Pause Log

## 24-HOUR / 30-DAY RULE

4



Progress Leaf

# Spending-Freeze Tracker

Freeze a category for a set stretch. Color each day you hold the line.

Category on freeze: \_\_\_\_\_ From / to: \_\_\_\_\_

COLOR EACH DAY YOU HOLD

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

4

Saved by not buying: \_\_\_\_\_



## Progress Leaf

# Weekly Money Review

*Fifteen calm minutes a week keeps the whole system moving.*

Week of: \_\_\_\_\_

Spent this week: \_\_\_\_\_

Saved: \_\_\_\_\_

Debt paid: \_\_\_\_\_

### WINS THIS WEEK

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4

### NEXT WEEK'S FOCUS

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# Net Worth Tracker

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

ASSETS	
What I own	Amount
TOTAL ASSETS	

4

DEBTS	
What I owe	Amount
TOTAL DEBTS	

NET WORTH (assets – debts):



# Micro-Wins Log

## SMALL WINS ADD UP

4



Progress Leaf

# Accounts Overview

A simple map of where your money lives. Balances only — never passwords or logins.

WHERE MY MONEY LIVES		
Account	Type	Balance

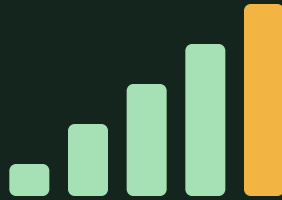
● SAFETY NOTE

Balances only by design. Never write passwords, PINs, or logins on a printable.



## SECTION

# 05



## Debt Payoff Momentum

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- Debt snapshot
- Snowball tracker
- Avalanche tracker
- Payoff order plan
- Per-debt page
- Debt thermometer
- Payoff milestone ladder
- Debt knocked-out
- No-new-debt streak
- Payment streak
- + 5 more

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# Debt Snapshot

## WHAT I OWE

5



# Debt Snowball Tracker

## ROLL IT FORWARD

5





# Payoff Order Plan

Decide the order once, then follow the list. No re-deciding every month.

MY PAYOFF ORDER			
Order	Debt	Balance	Target date
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

WHY THIS ORDER





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

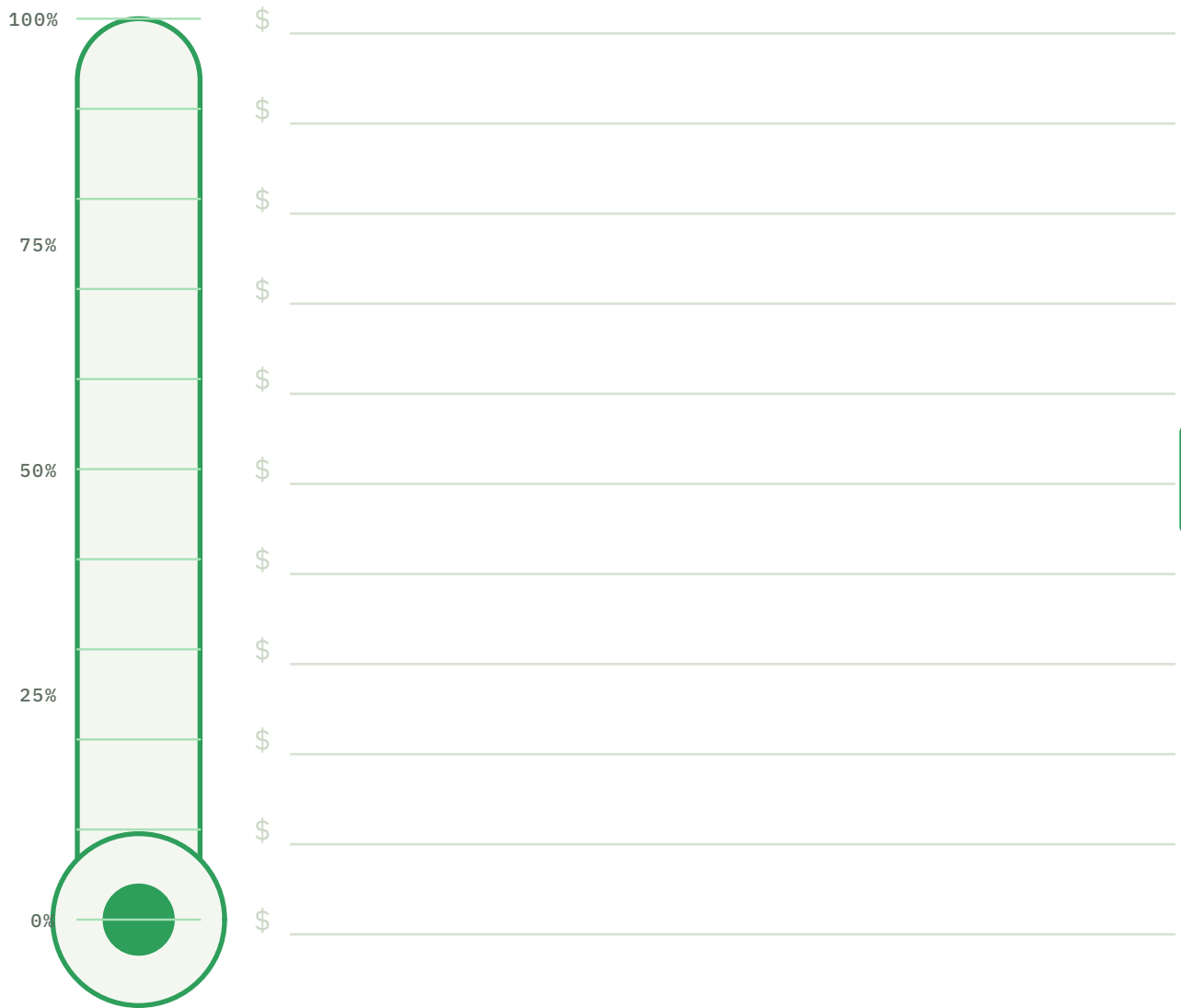
Write milestones on the lines, then color up from the bulb as the balance falls.

Debt: \_\_\_\_\_

Starting balance: \_\_\_\_\_

Goal — paid off: \_\_\_\_\_

Current balance: \_\_\_\_\_





## Progress Leaf

# Payoff Milestone Ladder

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

Total to pay off: \_\_\_\_\_

Milestone size: \_\_\_\_\_

DEBT-FREE

TODAY



## Progress Leaf

# Debt Knocked Out

*A debt gone is a real, big deal. Mark it here and feel it.*

Debt cleared: \_\_\_\_\_

Amount paid off: \_\_\_\_\_

Date it hit \$0: \_\_\_\_\_

Time it took: \_\_\_\_\_



## ONE GONE. KEEP GOING.

*That's a leaf — onto the next one.*

HOW I'LL CELEBRATE

5



Progress Leaf

# Extra-Payment Tracker

Every extra dollar shortens the road. Log them and watch the time melt.

EXTRA PAYMENTS			
Date	Debt	Extra paid	New balance
TOTAL EXTRA PAID			



Progress Leaf

# Interest-Paid Log

See what interest really costs — powerful fuel for paying off faster.

INTEREST THIS YEAR		
Month	Debt	Interest paid
TOTAL INTEREST PAID		



## Progress Leaf

# No-New-Debt Streak

Color a day for every day you add no new debt. Slip? Start the next box — progress stays.

Streak started: \_\_\_\_\_

Best streak yet: \_\_\_\_\_

COLOR EACH NO-NEW-DEBT 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

5

Days strong: \_\_\_\_\_



Progress Leaf

# Payment Streak Tracker

*On-time, every time. Track each month you pay without a miss.*

12 MONTHS OF PAYMENTS		
Month	Paid on time?	Extra added?
Jan		
Feb		
Mar		
Apr		
May		
Jun		
Jul		
Aug		
Sep		
Oct		
Nov		
Dec		

NOTES





## Progress Leaf

# Debt-Free Countdown

*Put a date on it. A finish line you can see pulls you forward.*

Total debt today: \_\_\_\_\_

Monthly payment: \_\_\_\_\_

Target debt-free date: \_\_\_\_\_

Months to go: \_\_\_\_\_

COLOR ONE AS EACH MONTH PASSES

1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24

5



# Momentum Motivation

*When payoff feels slow, come back here. You're closer than it feels.*

## WHY BEING DEBT-FREE MATTERS TO ME

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## WHAT I'LL DO WITH THE FREED-UP MONEY

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5

## HOW FAR I'VE ALREADY COME

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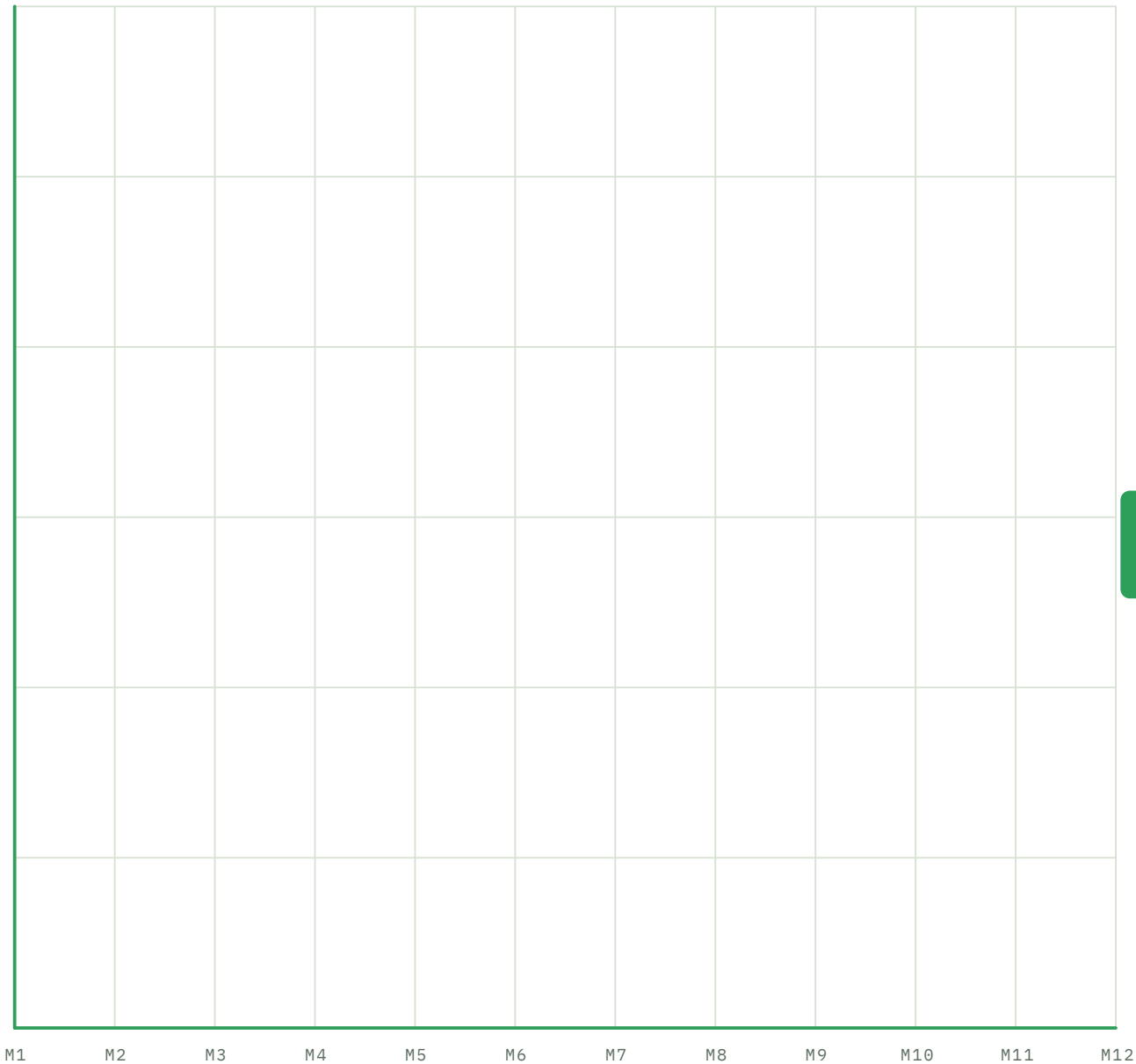
Progress Leaf

# Balance Progress Chart

*Plot your total balance each month. A line that falls is momentum you can see.*

Debt / total: \_\_\_\_\_

Starting balance: \_\_\_\_\_

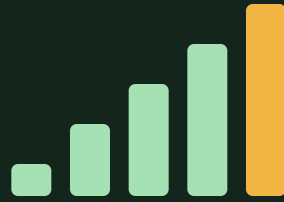


5



## SECTION

# 06



## Savings Challenges & Goals

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- Savings goal tracker
- Sinking funds overview
- Per-fund page
- Emergency fund color-in
- 52-week challenge
- 100-envelope challenge
- \$5 challenge
- Round-up challenge
- No-spend savings
- Savings streak
- + 6 more

1

2

3

4

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6

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8



# Savings Goal Tracker

## MY SAVINGS GOALS

6



# Sinking Funds Overview

ALL MY FUNDS

6



## 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: \_\_\_\_\_



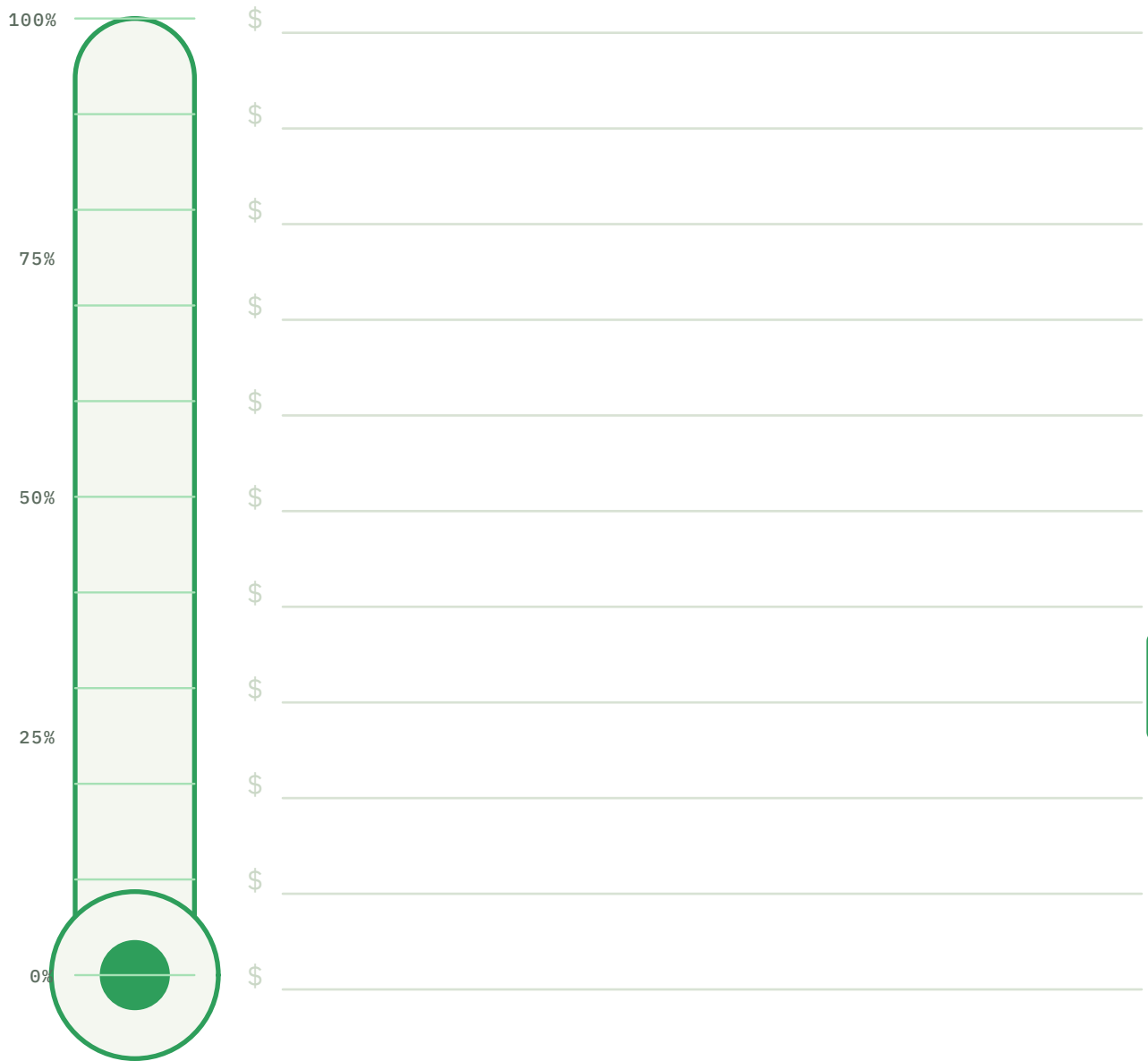
## Progress Leaf

# Emergency Fund Color-In

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

Goal amount: \_\_\_\_\_

Each block =: \_\_\_\_\_







## 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



## Progress Leaf

# 100-Envelope Challenge

Number 1-100. Color one each time you set aside that amount. Big total, small steps.

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 Savings Challenge

Every time you get a \$5 bill, tuck it away. Color a box for each one stashed.

Started: \_\_\_\_\_

Each box = \$5: \_\_\_\_\_

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: \_\_\_\_\_



# Round-Up Challenge

## ROUND-UPS

6



Progress Leaf

# Spare-Change Tracker

*Coins and odd dollars add up. Empty the jar, log the total, repeat.*

THE CHANGE JAR		
Date	Amount added	Running total
GRAND TOTAL		



# No-Spend Savings Tracker

SKIPPED -> SAVED

6



## Progress Leaf

# Vacation / Travel Fund

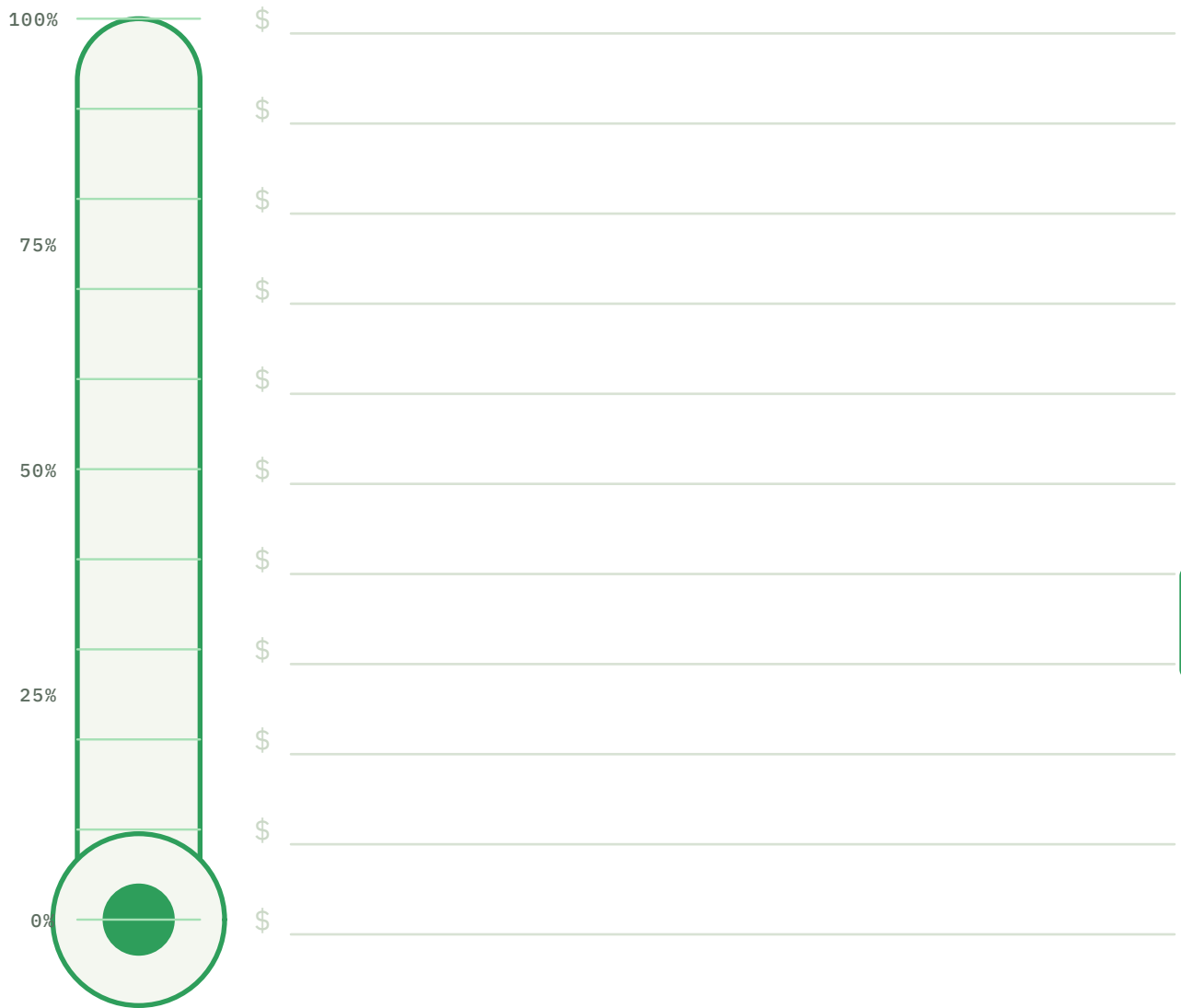
*Save for the trip so it's paid for before you pack. Color up as it fills.*

Destination: \_\_\_\_\_

Travel date: \_\_\_\_\_

Total cost: \_\_\_\_\_

Monthly to save: \_\_\_\_\_





# Holiday Fund

**Total holiday budget:** \_\_\_\_\_ **Saved so far:** \_\_\_\_\_

6





## Progress Leaf

# Big-Purchase Savings Plan

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

What I'm saving for: \_\_\_\_\_

Total cost: \_\_\_\_\_

Need-by date: \_\_\_\_\_

Monthly amount: \_\_\_\_\_

FULLY FUNDED

	_____
	_____
	_____
	_____
	_____
	_____
	_____
	_____

START



## Progress Leaf

# 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			

WHAT NUDGED MY RATE



## Progress Leaf

# Savings Streak Tracker

Save something every week — any amount counts. Color each week you do.

Weekly target: \_\_\_\_\_

Best streak: \_\_\_\_\_

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

# Money-Saving Wins Log

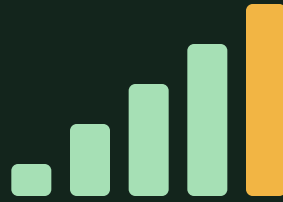
Every dollar saved is a leaf. Log the wins and add them up.

SAVING WINS		
Date	How I saved	Amount
TOTAL SAVED		



## SECTION

# 07



# Frugal Living & Shopping

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- Weekly meal planner
- Monthly meal planner
- Grocery list
- Price book
- Pantry inventory
- Use-it-up planner
- Grocery budget
- Shopping & errands
- Wants / wishlist
- Money-saving ideas
- + 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	_____
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

# Grocery Shopping List

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

Store: \_\_\_\_\_

Budget: \_\_\_\_\_

### PRODUCE

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### PROTEIN

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### DAIRY & EGGS

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### PANTRY

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### FROZEN

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### HOUSEHOLD

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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"/> _____



# Wants / Wishlist

## 30-DAY WANT LIST

7



## Progress Leaf

# Big-Want Price Tracker

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

PRICE WATCH				
Item	Store	Price seen	Date	Target



# Coupon & Discount Tracker

[illegible]





# Cashback / Rewards Tracker

REWARDS			
Source / card	Earned	Redeemed	Balance
TOTAL EARNED			



# Gift List & Budget

**Occasion:** \_\_\_\_\_



## Progress Leaf

# 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			



# Money-Saving Challenge Ideas

*A menu of small challenges to try. Pick one, run it, bank the win.*

☐ No-spend weekend

☐ Round up everything

☐ Pantry-only week

☐ Meal-plan from sales

☐ Cancel one subscription

☐ Sell five unused items

☐ Pack lunch all week

☐ Switch one brand to store-label

☐ No-buy month (one category)

☐ Negotiate one bill

☐ \$5 bill challenge

☐ Free-fun week

The challenge I'll try next: \_\_\_\_\_



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				



# Side-Income Tracker

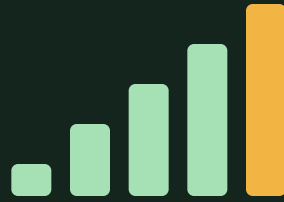
## EXTRA EARNINGS

7



## SECTION

# 08



## Reviews, Wins & Check-ins

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- Undated monthly calendar
- Undated weekly spread
- Year-at-a-glance
- Weekly momentum check-in
- Monthly review
- Quarterly momentum review
- Annual money review
- Net worth 12-month
- Milestones timeline
- Before / after numbers
- Lined notes
- Celebrate your progress

1

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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

# Weekly Momentum Check-In

*Five minutes to see your momentum and set next week up to win.*

Week of: \_\_\_\_\_

Momentum this week /5: \_\_\_\_\_

ONE WIN

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---

ONE SLIP (NO SHAME)

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NEXT WEEK'S ONE MOVE

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Saved this week: \_\_\_\_\_

Debt paid: \_\_\_\_\_



## Progress Leaf

# Monthly Review

*Look back kindly, plan forward clearly. Numbers, wins, and one next step.*

Month: \_\_\_\_\_

Momentum score /5: \_\_\_\_\_

Income: \_\_\_\_\_

Spent: \_\_\_\_\_

Saved: \_\_\_\_\_

Debt paid: \_\_\_\_\_

### WINS & WHAT WORKED

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### NEXT MONTH'S ONE FOCUS

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## Progress Leaf

# Quarterly Momentum Review

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

Quarter: \_\_\_\_\_

Net worth change: \_\_\_\_\_

Debt change: \_\_\_\_\_

Savings change: \_\_\_\_\_

### BIGGEST WINS THIS QUARTER

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### WHAT TO CARRY FORWARD

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## Progress Leaf

# Annual Money Review

*One year, reviewed. Celebrate the climb and set the next one.*

Year: \_\_\_\_\_

Net worth — start: \_\_\_\_\_

Net worth — end: \_\_\_\_\_

Total debt paid: \_\_\_\_\_

Total saved: \_\_\_\_\_

Goals hit: \_\_\_\_\_

### PROUDEST MONEY MOMENT

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### NEXT YEAR'S BIG GOAL

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Progress Leaf

# Net Worth — 12 Months

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

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: _____



## Progress Leaf

# Before / After Numbers

*Snapshot then vs now. Seeing the gap is the most motivating page in the pack.*

'Before' date: \_\_\_\_\_

'After' date: \_\_\_\_\_

THE NUMBERS, THEN VS NOW		
	BEFORE	AFTER
Total debt		
Total saved		
Emergency fund		
Net worth		
Monthly savings rate		
Credit score		
Debts paid off		

LOOK HOW FAR YOU'VE COME





## Progress Leaf

# Celebrate Your Progress

Stop and notice how far you've come. You earned this page.



## LOOK HOW FAR YOU'VE COME

*Progress, leaf by leaf.*

### WINS I'M PROUD OF

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### WHAT'S NEXT

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