



FLAGSHIP PRINTABLE SYSTEM

# The Money Reset Bundle

Your whole money life, reset. 125 printables to plan, track, pay off, and save — one calm page at a time.

- 01 Welcome & Setup
- 02 Goals & Money Mindset
- 03 Budgeting / The Monthly Plan
- 04 Bills & Expense Tracking
- 05 Becoming Debt-Free
- 06 Saving & Sinking Funds
- 07 Frugal Living & Shopping
- 08 Review, Calendars & Extras

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

Educational tool — not personalized financial advice.

@progressleaf



# Start Here

*Welcome to your reset. Print the whole bundle, or just the page you need today.*

## HOW TO USE THIS BUNDLE

1. Skim the Index — every sheet is listed by section with a page number.
2. Start anywhere. The Snapshot and Yearly Reset plan are a calm first step.
3. Print what you need (it's undated — reuse it every month and every year).
4. Bind it, clip it, or load the PDF into a tablet app like GoodNotes.

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 single pages as needed, or the full set at a print shop.
- Color sparingly: the 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.

<b>01 WELCOME &amp; SETUP</b>	<b>p.5</b>	<b>05 BECOMING DEBT-FREE</b>	<b>p.68</b>
· Cover		· Debt snapshot	p.69
· Start Here & print tips		· Snowball tracker	p.70
· Index & page directory		· Avalanche tracker	p.71
· Cover insert & spine labels		· Payoff order	p.72
· Section dividers (set of 8)		· Per-debt page	p.73
· My Money Snapshot	p.6	· Card payoff	p.74
· ... +4 more		· ... +6 more	
<b>02 GOALS &amp; MONEY MINDSET</b>	<b>p.11</b>	<b>06 SAVING &amp; SINKING FUNDS</b>	<b>p.84</b>
· Money values	p.12	· Savings goal tracker	p.85
· Annual financial goals	p.13	· Sinking funds overview	p.86
· SMART goal breakdown	p.14	· Per-fund page	p.87
· Word of the year	p.15	· Emergency fund tracker	p.88
· 90-day money sprint	p.16	· Emergency fund chart	p.89
· Monthly intention	p.17	· 52-week challenge	p.90
· ... +6 more		· ... +6 more	
<b>03 BUDGETING / THE MONTHLY PLAN</b>	<b>p.24</b>	<b>07 FRUGAL LIVING &amp; SHOPPING</b>	<b>p.101</b>
· Annual budget overview	p.25	· Weekly meal planner	p.102
· Zero-based budget	p.26	· Monthly meal planner	p.103
· 50/30/20 budget	p.27	· Grocery list	p.104
· Paycheck budget	p.28	· Price book	p.105
· Weekly budget	p.29	· Pantry inventory	p.106
· Irregular-income planner	p.30	· Use-it-up planner	p.107
· ... +6 more		· ... +6 more	
<b>04 BILLS &amp; EXPENSE TRACKING</b>	<b>p.47</b>	<b>08 REVIEW, CALENDARS &amp; EXTRAS</b>	<b>p.120</b>
· Bill payment tracker	p.48	· Undated monthly calendar	p.121
· Annual bill grid	p.49	· Undated weekly spread	p.122
· Bill due calendar	p.50	· Year-at-a-glance	p.123
· Subscription tracker	p.51	· Monthly review	p.124
· Auto-pay audit	p.52	· Quarterly review	p.125
· Daily expense tracker	p.53	· Annual money review	p.126
· ... +6 more		· ... +6 more	



# 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 & Setup

---

- Cover
- Start Here & print tips
- Index & page directory
- Cover insert & spine labels
- Section dividers (set of 8)
- My Money Snapshot
- Yearly Money Reset plan
- Money habit & streak tracker
- 30-day reset checklist
- Brain-dump & notes

1

2

3

4

5

6

7

8



## Progress Leaf

# My Money Snapshot

Where you're starting from today. No judgment — this is just the map's 'you are here'.

Date of this snapshot: \_\_\_\_\_

## MONTHLY MONEY

Item	Amount
Take-home income	
Total fixed bills	
Total spending	
Left each month	

1

## WHAT YOU OWN &amp; OWE

Total savings: \_\_\_\_\_

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

Cash on hand: \_\_\_\_\_

Retirement / investments: \_\_\_\_\_

**NET WORTH TODAY = WHAT YOU OWN – WHAT YOU OWE:**

Come back in 90 days and fill this in again — watch the leaf grow.



# Yearly Money Reset Plan

*One calm page for the whole year. What matters, the targets, and the next step.*

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

## MY #1 MONEY GOAL THIS YEAR

1

## THREE FOCUS AREAS

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

## TARGETS

Debt-free / payoff date: \_\_\_\_\_ Savings target: \_\_\_\_\_

Emergency fund goal: \_\_\_\_\_ No-spend months: \_\_\_\_\_

## QUARTERLY MILESTONES

- Q1 \_\_\_\_\_
- Q2 \_\_\_\_\_
- Q3 \_\_\_\_\_
- Q4 \_\_\_\_\_



## Progress Leaf

# Money Habit & Streak Tracker

*Small habits, kept up, change everything. Color a box for each day you do it.*

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

**My streak to beat:** \_\_\_\_\_

HABIT	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
Checked my balance	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tracked every dollar	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Stayed in budget	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
No-spend day	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Moved \$ to savings	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Packed lunch / no takeout	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Reviewed a bill	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	
No new debt	<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"/>	<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"/>	<input type="checkbox"/>	<input type="checkbox"/>	

1

● Color a full row gold when you hit a 7-day streak — that's a win worth seeing.





# 30-Day Money Reset Checklist

*One small step a day for a month. Check them off in any order — momentum, not perfection.*

- |   |   |
|---|---|
| <input type="checkbox"/> 01 Set up your binder / folder   | <input type="checkbox"/> 16 Make a grocery list + stick to it |
| <input type="checkbox"/> 02 Fill in My Money Snapshot     | <input type="checkbox"/> 17 Review last month's spending      |
| <input type="checkbox"/> 03 List every income source      | <input type="checkbox"/> 18 Find \$20 to redirect             |
| <input type="checkbox"/> 04 List every fixed bill         | <input type="checkbox"/> 19 Name 3 sinking funds              |
| <input type="checkbox"/> 05 List every debt + balance     | <input type="checkbox"/> 20 Check all due dates               |
| <input type="checkbox"/> 06 List every subscription       | <input type="checkbox"/> 21 Set up autopay where safe         |
| <input type="checkbox"/> 07 Cancel one you don't use      | <input type="checkbox"/> 22 Negotiate or cut one bill         |
| <input type="checkbox"/> 08 Build this month's budget     | <input type="checkbox"/> 23 Do a full no-spend weekend        |
| <input type="checkbox"/> 09 Pick snowball or avalanche    | <input type="checkbox"/> 24 Update your debt tracker          |
| <input type="checkbox"/> 10 Open / name a savings account | <input type="checkbox"/> 25 Log a money win                   |
| <input type="checkbox"/> 11 Set a starter emergency goal  | <input type="checkbox"/> 26 Declutter 5 things to sell        |
| <input type="checkbox"/> 12 Automate one savings transfer | <input type="checkbox"/> 27 Write your 'why'                  |
| <input type="checkbox"/> 13 Track every dollar for a day  | <input type="checkbox"/> 28 Set your debt-free date           |
| <input type="checkbox"/> 14 Do a no-spend day             | <input type="checkbox"/> 29 Plan next month early             |
| <input type="checkbox"/> 15 Plan a week of meals          | <input type="checkbox"/> 30 Celebrate — you reset             |



# Money Brain-Dump & Notes

*Everything on your mind — worries, ideas, numbers, questions. Get it all out, here.*



## SECTION

# 02

## Goals & Money Mindset

---

- Money values
- Annual financial goals
- SMART goal breakdown
- Word of the year
- 90-day money sprint
- Monthly intention
- Wins & gratitude log
- Mindset reflection
- Spending values vs habits
- Affirmation cards
- Why I'm doing this
- Quarterly reflection

1

2

3

4

5

6

7

8



# Money Values

*"What is money actually for?" Name it — then your budget can serve it.*

MONEY, TO ME, IS FOR...

---

---

---

2

MY TOP 5 MONEY VALUES

- ---
- ---
- ---
- ---
- ---

MONEY IS NOT FOR...

---

---



Progress Leaf

# Annual Financial Goals

*The big ones for the year. Make them real with a number and a date.*

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

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

2

*You're not behind — you just never had a plan that grows with you.*



## Progress Leaf

# SMART Goal Breakdown

*Turn one big goal into a plan you can actually follow.*

**My goal:** \_\_\_\_\_

**S – SPECIFIC** • Exactly what, in plain words

**M – MEASURABLE** • The number that proves it

2

**A – ACHIEVABLE** • The first realistic step

**R – RELEVANT** • Why it matters to you

**T – TIME-BOUND** • The date you'll hit it by



# Word of the Year

*One word to come back to when money feels heavy. Calm. Growth. Enough.*

-----  
*my word for this year*

2

WHAT IT MEANS FOR MY MONEY

---

---

---

---



## Progress Leaf

# 90-Day Money Sprint

*One focused goal, twelve weeks. Color a week each time you finish it.*

**Sprint goal:** \_\_\_\_\_

**Start date:** \_\_\_\_\_

**Finish by:** \_\_\_\_\_

12 WEEKS — COLOR ONE PER WEEK DONE

1	2	3	4	5	6	2
7	8	9	10	11	12	

MILESTONES

**Week 4** \_\_\_\_\_

**Week 8** \_\_\_\_\_

**Week 12** \_\_\_\_\_





# Monthly Intention

*Set the tone before the month sets it for you.*

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

THIS MONTH I WANT TO...

2

THREE MONEY FOCUSES

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

HOW I'LL REWARD MYSELF (FREE / CHEAP)

\_\_\_\_\_



# Wins & Gratitude Log

## WINS – BIG AND TINY

2



# Money Mindset Reflection

---

*No shame here — just honest questions to loosen money's grip.*

**My earliest money memory is...**

---

**When money is tight, I tend to...**

---

**A money story I'd like to rewrite...**

---

2

**Money feels easiest when...**

---

**One kinder thing I can tell myself about money...**

---



## Progress Leaf

# Spending Values vs Habits

Where your money goes vs where you wish it went. The gap is the goal.

WHAT I VALUE MOST	WHERE MY MONEY ACTUALLY GOES
Value	Spending

2

One swap this month to close the gap: \_\_\_\_\_



# Encouragement Cards

Cut these out. Tape one to your mirror, your wallet, your budget binder.



*You're not behind —  
you just needed  
a system.*



*Progress,  
not perfection.*



*One leaf  
at a time.*

2



*Small steps  
still count.*



*I can do  
calm, hard things.*



*My worth is not  
my balance.*



# Why I'm Doing This

*When it gets hard, read this page. This is the whole reason.*

I'M RESETTING MY MONEY BECAUSE...

2

WHO THIS HELPS (INCLUDING ME)

LIFE LOOKS LIKE THIS WHEN I'M DEBT-FREE...



## Progress Leaf

# Quarterly Progress Reflection

---

*Every 90 days, look back with kindness. How far has the leaf grown?*

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

**Today's date:** \_\_\_\_\_

**Biggest money win this quarter:**

\_\_\_\_\_

**What worked that I'll keep:**

\_\_\_\_\_

**What I'll adjust next quarter:**

\_\_\_\_\_

**Net worth change ( $\pm$ ):**

\_\_\_\_\_



## SECTION

# 03

## Budgeting / The Monthly Plan

---

- Annual budget overview
- Zero-based budget
- 50/30/20 budget
- Paycheck budget
- Weekly budget
- Irregular-income planner
- Category setup
- Income tracker
- Cash-flow planner
- Money calendar
- Budget vs actual
- + 10 more

1

2

3

4

5

6

7

8





# Annual Budget Overview

See the whole year at a glance — spot the lean months early.

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

MONTH BY MONTH				
Month	Income	Expenses	Saved	Left Over
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				
YEAR TOTAL				



# Zero-Based Monthly Budget

Give every dollar a job until income – expenses = \$0.

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

Take-home income: \_\_\_\_\_

INCOME	
Source	Amount
TOTAL INCOME	

3

EVERY DOLLAR ASSIGNED		
Category	Planned	Actual
TOTAL ASSIGNED		

Income – assigned (aim for \$0): \_\_\_\_\_



## Progress Leaf

# 50 / 30 / 20 Budget

A simple split: 50% needs, 30% wants, 20% savings & debt.

Monthly take-home: \_\_\_\_\_

## NEEDS – TARGET 50%

Category	Target \$	Actual \$
Housing		
Utilities		
Food		
Transport		
Insurance		

3

## WANTS – TARGET 30%

Category	Target \$	Actual \$

## SAVINGS &amp; DEBT – TARGET 20%

Category	Target \$	Actual \$



## Progress Leaf

# Paycheck Budget

*Budget each paycheck on its own — assign every dollar before the next lands.*

### PAYCHECK 1

Pay date: \_\_\_\_\_

Amount: \_\_\_\_\_

Goes toward	Amount
ASSIGNED	

### PAYCHECK 2

Pay date: \_\_\_\_\_

Amount: \_\_\_\_\_

Goes toward	Amount
ASSIGNED	

3

Left over after both paychecks: \_\_\_\_\_

# Weekly Budget

*Zoom in to one week when the month feels too big.*

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

**Weekly amount:** \_\_\_\_\_

[illegible]



# Irregular Income Planner

Uneven pay? Budget from your lowest month and bank the extra.

Lowest typical month: \_\_\_\_\_ This month's actual: \_\_\_\_\_

PRIORITIES – FUND TOP-DOWN	
Priority (in order)	Amount
TOTAL NEEDED	

3

Anything above your lowest month → savings or debt, on purpose.



# Budget Category Setup

List every category once so no spending hides from your plan.

FIXED & ESSENTIAL

Category


FLEXIBLE & FUN

Category








# Monthly Cash-Flow Planner

Map money in vs money out, week by week, so nothing surprises you.

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

WEEK BY WEEK				
Week	Money in	Money out	Net	Running balance
Week 1				
Week 2				
Week 3				
Week 4				
Week 5				



# Monthly Money Calendar

Write pay dates and bill due dates so payday always beats the bill.

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

SUN	MON	TUE	WED	THU	FRI	SAT





# Extra & Found-Money Log

Refunds, rebates, gifts, side cash — send every surprise dollar on purpose.

FOUND MONEY			
Date	Where it came from	Amount	Sent to
TOTAL REDIRECTED			



# Variable Expense Planner

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

3



Progress Leaf

# Fixed Expense List

Your non-negotiables — the same bills every month, in one place.

EVERY FIXED COST			
Fixed expense	Amount	Due day	Autopay?
TOTAL FIXED / MONTH			



## Annual (Non-Monthly) Expenses

## ONCE-A-YEAR COSTS

3



# Family Budget-Meeting Agenda

*A calm 20 minutes together beats a money argument later.*

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

Who's here: \_\_\_\_\_

## WINS SINCE LAST TIME

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---

## WHAT'S COMING UP (BIG COSTS)

---

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3

## DECISIONS WE MADE

---

---

## EACH PERSON'S ONE ASK

---

---





# Budget Rollover Tracker

Carry leftover category money forward — sinking funds in miniature.

ROLL IT FORWARD			
Category	Last month left	+ This month	New balance



Progress Leaf

# Percentage-Based Budget

Budget in percentages so it scales whatever you earn.

Monthly take-home: \_\_\_\_\_

BY PERCENTAGE			
Category	Target %	= \$	Actual \$
TOTAL = 100%			



# New-Month Setup Checklist

*Ten quiet minutes to set the month up to win.*

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

- |  |   |
|--|---|
| <input type="checkbox"/> 01 Roll over last month's leftovers | <input type="checkbox"/> 06 Plan the first grocery trip |
| <input type="checkbox"/> 02 Write in this month's income     | <input type="checkbox"/> 07 Schedule a debt payment     |
| <input type="checkbox"/> 03 List bills + due dates           | <input type="checkbox"/> 08 Set one money goal          |
| <input type="checkbox"/> 04 Fund sinking funds               | <input type="checkbox"/> 09 Book a 'money date' day     |
| <input type="checkbox"/> 05 Set variable budgets             | <input type="checkbox"/> 10 Print the sheets you'll use |



# End-of-Month Review

*Close the month with kindness, then carry the lesson forward.*

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

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

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

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

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

## WHAT WENT WELL

---

---

## WHAT I'LL CHANGE

---

---

## NEXT MONTH'S #1 FOCUS

---



# Half-Page Budget Insert

*A pocket budget — print two per page, keep one in your wallet.*

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

## QUICK BUDGET

---

---

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3

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

## QUICK BUDGET

---

---

---

---



# Budget Snapshot Dashboard

*Your month on one calm screen — fill the big numbers, see the whole picture.*

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

INCOME

\$ \_\_\_\_\_

EXPENSES

\$ \_\_\_\_\_

SAVED

DEBT PAID

**LEFT TO SAVE / INVEST THIS MONTH:**

3

*One number to grow next month: \_\_\_\_\_*



## SECTION

# 04

## Bills & Expense Tracking

---

- Bill payment tracker
- Annual bill grid
- Bill due calendar
- Subscription tracker
- Auto-pay audit
- Daily expense tracker
- Weekly expense tracker
- Monthly expense log
- Spending pie chart
- Cash envelope tracker
- Net worth tracker
- + 9 more

1

2

3

4

5

6

7

8



Progress Leaf

# Bill Payment Tracker

Check off each bill as it's paid so nothing slips through.

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

BILLS DUE THIS MONTH				
Bill	Due	Amount	Autopay	Paid
TOTAL DUE				







Progress Leaf

# Bill Due-Date Calendar

Write each bill on the day it's due — see your whole month of money.

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

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

# Subscription Tracker

*Hunt the silent leaks. List every recurring charge — then decide what to keep.*

EVERY SUBSCRIPTION				
Service	Cost	Billed	Keep?	\$/month
TOTAL / MONTH				

After cutting, I'll spend: \_\_\_\_\_

Monthly saving: \_\_\_\_\_



## Progress Leaf

# Auto-Pay Audit

*Autopay is great — until it charges you for things you forgot. Audit it.*

WHAT'S ON AUTOPILOT			
On autopay	Amount	Date hits	Still want it?



# Daily Expense Tracker

*Every dollar that left your account today. Awareness is the first win.*

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

Daily limit: \_\_\_\_\_

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



# Weekly Spending Log

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

Amount

THE MONEY RESET BUNDLE · PROGRESS LEAF





Progress Leaf

# Expense Category Breakdown

Total each category — see exactly where the money goes.

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

BY CATEGORY			
Category	Amount	% of spend	vs budget
TOTAL SPENT			



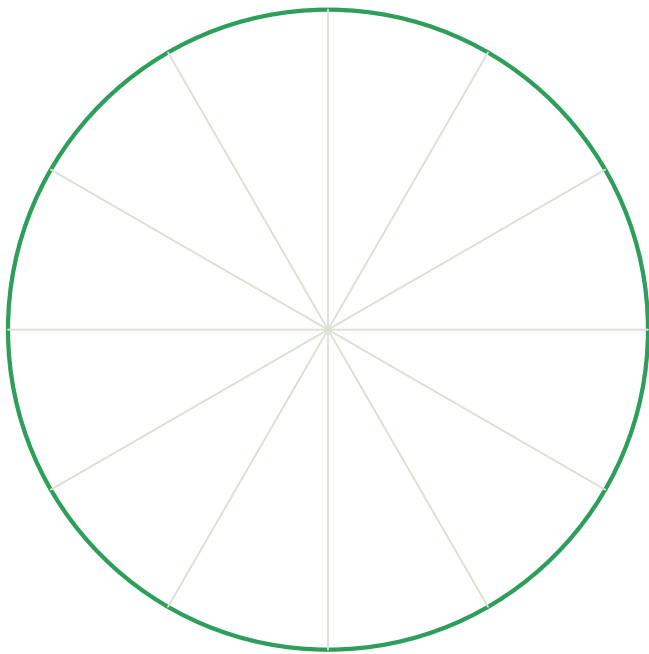


Progress Leaf

# Fill-In Spending Pie Chart

Color the slices to match your spending — see the shape of your month.

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



CATEGORY	\$	%
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____

# Cash Envelope Tracker

*Give each category cash. When the envelope's empty, you're done for the month.*

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

YOUR ENVELOPES			
Envelope / Category	Budget	Spent	Left
TOTALS			



# Cash Envelope Labels

*Cut, fold, and fill. A label for every category you run in cash.*

CATEGORY _____  Budget: \$ _____	CATEGORY _____  Budget: \$ _____
CATEGORY _____  Budget: \$ _____	CATEGORY _____  Budget: \$ _____
CATEGORY _____  Budget: \$ _____	CATEGORY _____  Budget: \$ _____
CATEGORY _____  Budget: \$ _____	CATEGORY _____  Budget: \$ _____



Progress Leaf

# Receipt Log

*Tape or note receipts here so returns and warranties are easy to find.*

KEPT RECEIPTS				
Date	Store	What for	Amount	Return by



Progress Leaf

# Owed-to-Me Tracker

Money you fronted or lent — track it so you actually get it back.

REIMBURSEMENTS & IOUS				
Who	For what	Amount	Date	Back?
TOTAL OWED TO ME				



## Shared / Split Expenses

Shared with: \_\_\_\_\_ Period: \_\_\_\_\_

4



Progress Leaf

# Utilities Tracker

Watch usage and cost across the year — spot the creep, cut the waste.

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

MONTHLY UTILITIES				
Month	Electric	Gas / heat	Water	Internet
Jan				
Feb				
Mar				
Apr				
May				
Jun				
Jul				
Aug				
Sep				
Oct				
Nov				
Dec				



Progress Leaf

# Medical Expense Log

Track health costs for budgeting, HSAs, and tax time.

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

HEALTH SPENDING				
Date	Provider / what	Paid	Insurance	HSA?
TOTAL PAID				





# Tax-Deductible Expense Log

Log deductibles as they happen — future-you at tax time says thanks.

Tax year: \_\_\_\_\_

POSSIBLE DEDUCTIONS			
Date	Expense	Category	Amount
TOTAL			

Educational only — confirm deductibility with a tax professional.



# Net Worth Tracker

What you own minus what you owe. Track it monthly and watch it climb.

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

## WHAT YOU OWN (ASSETS)

Asset	Value
TOTAL ASSETS	

4

## WHAT YOU OWE (LIABILITIES)

Debt / Liability	Balance
TOTAL OWED	

**NET WORTH = ASSETS – LIABILITIES:**



# Accounts Overview

A simple map of where your money lives — balances only, no logins.

WHERE MY MONEY IS			
Account	Type	Balance	Rate %
TOTAL BALANCE			

For your safety, never write passwords or login details on a printable.



## SECTION

# 05

## Becoming Debt-Free

---

- Debt snapshot
- Snowball tracker
- Avalanche tracker
- Payoff order
- Per-debt page
- Card payoff
- Loan payoff
- Debt thermometer
- Milestone wins
- Interest-paid log
- Debt-free date
- + 4 more

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# Debt Snapshot

All of it, in one place. Seeing the full number is the bravest first step.

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

EVERYTHING I OWE				
Debt	Balance	APR %	Min. pmt	Pay order
TOTAL OWED				

You're not behind — you're about to start moving. One leaf at a time.



# Debt Snowball Tracker

*Smallest balance first. Each one cleared frees cash for the next — momentum builds.*

ORDER: SMALLEST BALANCE FIRST			
Debt (smallest → largest)	Balance	Min. pmt	Cleared

*Roll each freed-up payment into the next debt — that's the snowball.*



# Debt Avalanche Tracker

Highest interest first. The math-optimal route — least interest paid overall.

ORDER: HIGHEST APR FIRST			
Debt (highest → lowest APR)	APR %	Balance	Cleared

Smallest balance or highest interest? Both work — pick the one you'll stick to.



# Payoff Order Planner

*Decide the order once, then just follow the plan, payment by payment.*

Method (snowball / avalanche): \_\_\_\_\_ Extra \$/month to debt: \_\_\_\_\_

MY PAYOFF LINEUP			
#	Debt	Balance	Est. payoff date





Progress Leaf

# Individual Debt Page

One page per card or loan — track this one all the way to zero.

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

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

APR %: \_\_\_\_\_

Minimum payment: \_\_\_\_\_

PAYMENT LOG			
Date	Payment	Interest	New balance
PAID SO FAR			



# Credit Card Payoff Tracker

Watch one card fall to zero — and feel the interest stop eating your paycheck.

Card: \_\_\_\_\_ Limit: \_\_\_\_\_

Starting balance: \_\_\_\_\_ APR %: \_\_\_\_\_

STATEMENT BY STATEMENT			
Date	Payment	Charges	Balance
BALANCE NOW			



## Progress Leaf

# Loan Payoff Tracker

*Auto, student, personal — track the loan from first payment to free.*

Loan: \_\_\_\_\_

Original amount: \_\_\_\_\_

Rate %: \_\_\_\_\_

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

AMORTIZATION LOG				
Pmt #	Date	Principal	Interest	Balance



## Progress Leaf

# Debt Thermometer

*Color it up from the bottom as your total debt falls. Watch it drain.*

**Starting debt:** \_\_\_\_\_

**Goal: \$0 by:** \_\_\_\_\_

FILL IN A MILESTONE AT EACH LEVEL →

5

*Each colored level is a win — that's the Sunlight. Keep going.*



# Payoff Milestone Wins

*Celebrate the markers, not just the finish line. Each one is a leaf.*

MILESTONES TO HIT	
Milestone	Date hit
First \$500 paid off	
First debt gone	
\$1,000 paid off	
25% of total cleared	
\$5,000 paid off	
Half of it gone!	
Smallest 3 debts cleared	
75% cleared	
Highest-APR debt gone	
One payment from free	
DEBT-FREE <input type="checkbox"/>	



## Progress Leaf

# Interest-Paid Log

Track what interest is really costing you — fuel for paying it off faster.

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

INTEREST OUT THE DOOR		
Month	Interest paid	Running total
Jan		
Feb		
Mar		
Apr		
May		
Jun		
Jul		
Aug		
Sep		
Oct		
Nov		
Dec		
YEAR'S INTEREST		



# Payment Schedule Planner

Map out which debt gets paid, when, and how much — the next 12 months.

THE NEXT 12 MONTHS			
Month	Debt	Payment	Extra
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			



# Debt-Free Date Worksheet

*Do the simple math and circle the date. Then count down to it.*

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

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

**Extra per month:** \_\_\_\_\_

**Avg APR %:** \_\_\_\_\_

MY ESTIMATED DEBT-FREE DATE

WHAT I'LL DO WITH THAT FREED-UP MONEY

HOW I'LL CELEBRATE

5

*Estimates only — your real date depends on rates and payments.*





## Progress Leaf

# No-New-Debt Streak

Every day without new debt is a day you got ahead. Color the streak.

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

Longest streak so far: \_\_\_\_\_

COLOR A BOX FOR 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	31	

Days this month: \_\_\_\_\_

Days cash-only: \_\_\_\_\_

5



# Balance-Transfer Planner

*Thinking of a 0% transfer? Run the numbers first so it actually saves you.*

Balance to move: \_\_\_\_\_

Transfer fee %: \_\_\_\_\_

0% period (months): \_\_\_\_\_

Rate after: \_\_\_\_\_

## THE MATH (FEE vs INTEREST SAVED)

---

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## MY PAYOFF PLAN BEFORE 0% ENDS

---

---

## THE CATCH I'M WATCHING FOR

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# Debt-Payoff Motivation

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*Read this on the hard days. You started for a reason.*

**The day I'm debt-free, I will feel...**

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**This debt taught me...**

---

**The person I'm doing this for...**

---

**My next tiny win is...**

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## SECTION

# 06

## Saving & Sinking Funds

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- Savings goal tracker
- Sinking funds overview
- Per-fund page
- Emergency fund tracker
- Emergency fund chart
- 52-week challenge
- 100-envelope challenge
- No-spend month
- No-spend calendar
- Vacation fund
- Holiday fund
- + 5 more

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# Savings Goal Tracker

Name the goal, set the number, and fill the grid to get there.

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

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

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

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

PROGRESS — COLOR ONE BOX PER MILESTONE

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

Each box = \$ \_\_\_\_\_. Fill all 40 to hit your target.



# Sinking Funds Overview

## YOUR FUNDS

6



Progress Leaf

# Individual Sinking Fund

One page per fund — car, gifts, vet, taxes. Watch this one fill up.

Fund name: \_\_\_\_\_ Target \$: \_\_\_\_\_

Needed by: \_\_\_\_\_ Monthly amount: \_\_\_\_\_

DEPOSIT LOG		
Date	Note	Added
SAVED SO FAR		



Progress Leaf

# Emergency Fund Tracker

*Your calm-in-a-crisis fund. Start with \$1,000, build toward 3-6 months.*

Monthly expenses: \_\_\_\_\_

Starter goal (\$1,000): \_\_\_\_\_

1 month saved: \_\_\_\_\_

3 months saved: \_\_\_\_\_

6 months saved: \_\_\_\_\_

DEPOSIT LOG		
Date	Note	Amount
SAVED SO FAR		





# Emergency Fund Color-In

Fill a box for every deposit — watch your safety net grow, square by square.

Each box = \$ \_\_\_\_\_

FILL IT UP — COLOR A BOX FOR EACH DEPOSIT

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

Fill the whole grid to hit your next milestone. That's the Sunlight.



# 52-Week Savings Challenge

One deposit a week for a year. Color each week as you save it.

Amount per week: \$ \_\_\_\_\_

Start date: \_\_\_\_\_

52 WEEKS — COLOR EACH ONE SAVED

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

Flat amount or rising each week — your choice. The habit is the win.



## Progress Leaf

# 100-Envelope Challenge

Number 100 envelopes, draw one a day, save that amount. Color it when done.

COLOR EACH ENVELOPE AS YOU SAVE IT

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

6

All 100 envelopes = \$5,050 saved. Swap to \$1-\$50 to fit your budget.



# No-Spend Month Tracker

One month, needs only. Color each no-spend day and bank what you'd have spent.

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

Goal \$ to save: \_\_\_\_\_

## MY NO-SPEND RULES

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## COLOR A BOX FOR EVERY 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	

6

Total no-spend days: \_\_\_\_\_

Money I kept: \_\_\_\_\_



# No-Spend Day Calendar

Plan your no-spend days across the month — and your treat days too.

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

SUN	MON	TUE	WED	THU	FRI	SAT



Progress Leaf

# Round-Up Savings Tracker

Round each purchase up to the dollar and stash the change — painless saving.

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

SPARE-CHANGE SAVINGS			
Date	Purchase	Rounded up	To savings
TOTAL ROUNDED UP			



Progress Leaf

# Vacation / Travel Fund

Save for the trip so it's paid for before you pack — no debt souvenirs.

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

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

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

Save per month: \_\_\_\_\_

PROGRESS — COLOR A BOX PER DEPOSIT

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

Each box = \$ \_\_\_\_\_ .



# Holiday / Christmas Fund

**Total holiday budget:** \_\_\_\_\_ **Save per month:** \_\_\_\_\_

6





# Gift Savings Planner

*Every birthday and occasion, planned and pre-funded across the year.*

GIFTS THIS YEAR			
Person / occasion	Month	Budget	Saved
TOTAL GIFT BUDGET			



# Big-Purchase Savings Planner

*Save up and buy it outright — owning it beats financing it.*

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

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

Buy-by date: \_\_\_\_\_

Save per month: \_\_\_\_\_

PROGRESS — COLOR A BOX PER DEPOSIT

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

*Each box = \$ \_\_\_\_\_. Wait for the full grid before you buy.*



# Savings Rate Tracker

What % of your income did you keep? The single most powerful money number.

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

HOW MUCH I KEPT			
Month	Income	Saved	Rate %
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct			
Nov			
Dec			



# Money-Saving Wins Log

Every dollar you didn't spend is a dollar you saved. Tally the small victories.

SAVING WINS		
Date	How I saved it	Saved \$
TOTAL SAVED		



## 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
- Wishlist (30-day rule)
- Coupon tracker
- Gift budget
- + 7 more

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# Weekly Meal Planner

*Plan meals around what's on hand and on sale — groceries are the easiest win.*

## THIS WEEK'S MEALS

Day	Meals
Mon	
Tue	
Wed	
Thu	
Fri	
Sat	
Sun	

## GROCERY BUDGET

Budget: \_\_\_\_\_ Spent: \_\_\_\_\_ Difference: \_\_\_\_\_



Progress Leaf

# Monthly Meal Planner

*A month of dinners at a glance — less takeout, less waste, more saved.*

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

SUN	MON	TUE	WED	THU	FRI	SAT



# Grocery Shopping List

*Shop the list, skip the impulse aisles. Organized by section to move fast.*

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

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

## PRODUCE

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## PROTEIN

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## DAIRY

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## PANTRY

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## FROZEN

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## OTHER

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# Grocery Price Book

Know the real price of what you buy — so you spot a true sale, not a sticker.

PRICE COMPARISON			
Item	Store A	Store B	Best price



Progress Leaf

# Pantry & Freezer Inventory

*Shop your own shelves first. Know what you have before you buy more.*

PANTRY	
Item	Qty

FREEZER	
Item	Qty



Progress Leaf

# Use-It-Up Planner

*Eat what you already have before it expires — frugal and zero-waste.*

EAT THESE FIRST		
Use soon (expiring)	Meal idea for it	Done



Progress Leaf

# Grocery Budget Tracker

Track each shop against your monthly food budget — your biggest flexible cost.

Month: \_\_\_\_\_ Monthly budget: \_\_\_\_\_

EVERY GROCERY TRIP			
Date	Store	Spent	Left in budget
TOTAL SPENT			



# Shopping & Errands List

[illegible][illegible]



## Wishlist & 30-Day Rule

## PARK YOUR WANTS HERE

7



Progress Leaf

# Price Tracker for Big Wants

Watch the price before you buy — and pounce only on a real low.

Item: \_\_\_\_\_ Target price: \_\_\_\_\_

PRICE OVER TIME			
Date checked	Store	Price	On sale?



Progress Leaf

# Coupon & Discount Tracker

Track codes and coupons before they expire — only on things you'd buy anyway.

COUPONS & CODES			
Store / code	Discount	Expires	Used





Progress Leaf

# Cashback & Rewards Tracker

Make your everyday spending pay you back — track points and cashback earned.

REWARDS EARNED			
Source / card	Type	Earned	Redeemed
TOTAL VALUE			



## Progress Leaf

# Gift List & Budget

*Plan gifts with a number attached — thoughtful without the overspend.*

GIFTS TO GIVE				
Person	Occasion	Idea	Budget	Spent
TOTALS				



# Birthday & Occasion Calendar

*Every birthday and occasion mapped, so a gift budget is never a surprise.*

OCCASIONS THIS YEAR		
Month	Who / what	Budget
Jan		
Feb		
Mar		
Apr		
May		
Jun		
Jul		
Aug		
Sep		
Oct		
Nov		
Dec		
TOTAL		



# Subscription-Cancel Checklist

*The ones to actually cancel — and the date you'll do it by.*

CANCEL THESE			
Subscription	\$/mo	Cancel by	Done
MONTHLY SAVINGS			

*Canceling \$30/month of unused subs = \$360 back in your year.*



Progress Leaf

# Frugal Swaps & Ideas Log

Trade a pricey habit for a cheaper one you like just as much. Log the wins.

MY MONEY-SAVING SWAPS		
Instead of...	I now...	Saves / mo
TOTAL SAVED / MONTH		



## Progress Leaf

# Declutter-to-Sell Tracker

Turn clutter into cash — list it, sell it, and send the money to a goal.

CLUTTER → CASH				
Item	Listed where	Asking	Sold for	Sent to
TOTAL EARNED				



## Progress Leaf

# Side-Income Tracker

*Every extra dollar earned — and exactly where you sent it.*

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

Extra-income goal: \_\_\_\_\_

EVERY EXTRA DOLLAR			
Date	Source	Amount	Goes toward
TOTAL EXTRA INCOME			

*Send every extra dollar somewhere on purpose — debt, savings, or a goal.*



## SECTION

# 08

## Review, Calendars & Extras

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- Undated monthly calendar
- Undated weekly spread
- Year-at-a-glance
- Monthly review
- Quarterly review
- Annual money review
- Net worth 12-month
- Milestones timeline
- Important dates
- Lined notes
- Dot-grid page
- Reward yourself

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Progress Leaf

# Undated Monthly Calendar

Write in any month, any year — reuse it forever.

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

SUN	MON	TUE	WED	THU	FRI	SAT



## Progress Leaf

# Undated Weekly Spread

*Plan the week — money tasks, bills due, and one small win to aim for.*

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

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

8



Progress Leaf

# Year at a Glance

The whole year on one page — circle pay weeks, big bills, and goal dates.

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

<div>JAN</div> <div><div></div><div></div><div></div></div>	<div>FEB</div> <div><div></div><div></div><div></div></div>	<div>MAR</div> <div><div></div><div></div><div></div></div>
<div>APR</div> <div><div></div><div></div><div></div></div>	<div>MAY</div> <div><div></div><div></div><div></div></div>	<div>JUN</div> <div><div></div><div></div><div></div></div>
<div>JUL</div> <div><div></div><div></div><div></div></div>	<div>AUG</div> <div><div></div><div></div><div></div></div>	<div>SEP</div> <div><div></div><div></div><div></div></div>
<div>OCT</div> <div><div></div><div></div><div></div></div>	<div>NOV</div> <div><div></div><div></div><div></div></div>	<div>DEC</div> <div><div></div><div></div><div></div></div>



## Progress Leaf

# Monthly Review

*Close the month with a calm look back — keep what worked, gently fix what didn't.*

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

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

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

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

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

### WINS THIS MONTH

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### WHAT I LEARNED

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### NEXT MONTH'S ONE FOCUS

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## Progress Leaf

# Quarterly Review

*Ninety days of progress. How much has the leaf grown?*

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

**Dates:** \_\_\_\_\_

**Net worth start:** \_\_\_\_\_

**Net worth now:** \_\_\_\_\_

**Debt paid (Q):** \_\_\_\_\_

**Saved (Q):** \_\_\_\_\_

### BIGGEST WIN

\_\_\_\_\_

### WHAT TO DOUBLE DOWN ON

\_\_\_\_\_

\_\_\_\_\_

### ONE ADJUSTMENT FOR NEXT QUARTER

\_\_\_\_\_

\_\_\_\_\_



Progress Leaf

# Annual Money Review

*Your whole year in one place. Be proud of every leaf — you did this.*

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

THE YEAR IN NUMBERS		
Measure	Start of year	End of year
Net worth		
Total debt		
Total savings		
Emergency fund		
Savings rate %		

PROUDEST MONEY MOMENT

\_\_\_\_\_

NEXT YEAR'S #1 GOAL

\_\_\_\_\_



## Progress Leaf

# Net Worth — 12 Months

Track net worth every month and watch the trend line climb.

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

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



## Progress Leaf

# Financial Milestones Timeline

Map the big wins ahead — and check them off as you arrive.

date

date

date

date

date

date

date





Progress Leaf

# Important Dates & Renewals

*Insurance, registrations, subscriptions, taxes — never miss a renewal again.*

DATES TO REMEMBER			
What	Date / month	Cost	Auto-renew?





# Dot-Grid Planning

*Open dot-grid space — sketch a plan, a chart, or a fresh idea.*



Progress Leaf

# Reward Yourself

*Celebrating the wins keeps you going. Plan small, free-ish rewards for milestones.*

MILESTONE REWARDS	
When I hit...	I'll reward myself with...

FREE & CHEAP REWARD IDEAS