



FREE

A FREE STARTER FROM PROGRESS LEAF

# The Real-Life Budget Starter

See a real, filled-in budget for a life like yours —  
then build your own. No blank-grid guesswork, no shame.

8 REAL-LIFE BUDGETS, WORKED OUT FOR YOU:

- Paycheck to paycheck
- Irregular / freelance income
- Living on one income
- Single parent
- A new baby
- A tough month
- Paying off debt while saving
- Your very first budget

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50 pages · worked examples + blank templates · US Letter

Educational tool — illustrative examples, not personalized advice.

@progressleaf



WELCOME

Progress Leaf

# Start where you are

This isn't another blank grid to stare at. Inside are real, filled-in budgets for eight everyday situations — so you can finally see what a budget actually looks like for a life like yours, then build your own beside it.

All you do is find the money moment that sounds like yours, look at the worked example, borrow the one small move that fits, and copy the blank version with your real numbers. That's it.

Every example uses illustrative figures — there to show the shape of a plan, not to tell you what yours should be. Your numbers will be different, and that's exactly right.

## ● HOW TO USE THIS STARTER

1. Find your money moment on the next page
2. Read the worked example budget for it
3. Borrow the one move, then fill in the blank copy

## WHY I'M STARTING – A NOTE TO MYSELF

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FIND YOUR MOMENT

Progress Leaf

# Which money moment are you in?

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*Pick the one that sounds like your life right now — there's no wrong answer.*

01	<b>Living paycheck to paycheck</b> <i>It's gone before the next payday</i>	p. 7
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# The Four Walls first

*When money is tight, these four come before everything else.*

If you only do one thing, do this: before any other bill, cover the Four Walls — food, utilities, shelter, and transport. They keep you fed, safe, warm, and able to get to work.

Everything else — subscriptions, extra debt payments, the fun stuff — comes after. In a normal month you'll fund all of it. In a hard month, the Four Walls are the line that holds.

FOOD	UTILITIES	SHELTER	TRANSPORT
Groceries first — feed your household.	Power, water, gas — keep the lights on.	Rent or mortgage — keep your home.	Get to work and back.
1	2	3	4

## ● THE FOUR WALLS

Cover these four first, in any month:

Food · Utilities · Shelter · Transport



# Reading a worked budget

*A quick legend, so the example pages make sense at a glance.*

Each scenario opens with a worked example like the small one below. The green bar names the situation and the take-home pay. Each line is a category with an illustrative amount beside it, in mono numerals.

Income sits at the top in green. The bold line at the bottom — 'left to assign' — is money still waiting for a job; in a zero-based plan it reaches \$0, meaning every dollar has a purpose. None of these numbers are advice.

● WORKED EXAMPLE · ILLUSTRATIVE FIGURES, NOT ADVICE

HOW TO READ THIS · TAKE-HOME \$3,000

<b>Take-home pay</b>	<b>\$3,000</b>
Needs (housing, food, transport)	\$1,900
Bills & minimums	\$650
Saving & buffer	\$450
<b>Left to assign</b>	<b>\$0</b>

ANYTHING I WANT TO REMEMBER



YOUR SNAPSHOT

Progress Leaf

# Where you are today

*No judgment — just a starting point you'll grow from.*

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

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

Total in checking & savings today: \_\_\_\_\_

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

My biggest money stress right now: \_\_\_\_\_

One thing I want to feel in three months: \_\_\_\_\_

## NOTES TO MYSELF

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# Living paycheck to paycheck

Take-home is about \$3,200 a month and it's gone before the next payday. Here's one calm way the month could be laid out — every dollar given a job, with a small buffer funded first.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## MONTHLY PLAN • TAKE-HOME \$3,200

Take-home pay	\$3,200
Rent	\$1,150
Utilities & phone	\$300
Groceries	\$480
Transport & gas	\$260
Insurance	\$180
Minimum debt payments	\$250
Subscriptions	\$45
Personal & household	\$300
Breathing-room buffer	\$235
Left to assign	\$0

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Build your buffer first.

*Fund a small cushion before anything else.*

When money is tight, the buffer is the last thing left — so it never happens. Flip the order. Move a small amount to a 'breathing-room' buffer the day you're paid, before the bills go out.

Even \$25 a week becomes \$100 a month — often the difference between a surprise bill being a shrug instead of an overdraft. You're not behind; you just never had a cushion working for you.

### TRY IT THIS MONTH

- 1 Open a separate savings or buffer account
- 2 Auto-transfer on payday — start at \$25
- 3 Use the buffer for surprises, then refill it

### WHAT I'LL TRY — MY NOTES





# Living paycheck to paycheck

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

BREATHING-ROOM BUFFER • WEEKLY		
WEEK	ADDED	RUNNING TOTAL



# Irregular or freelance income

Some months are big, some are lean. The calm move is to plan on a typical low month — about \$2,600 here — and treat anything extra as a bonus you assign on purpose.

WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## PLAN ON A LOW MONTH • ~\$2,600

<b>Lowest typical month</b>	<b>\$2,600</b>
Rent	\$950
Utilities & phone	\$260
Groceries	\$420
Transport	\$200
Insurance	\$170
Minimum debt payments	\$200
Tax set-aside	\$300
Personal	\$100
<b>Left to assign</b>	<b>\$0</b>

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Pay yourself a steady amount.

*Let a buffer smooth the highs and lows.*

Instead of riding the rollercoaster, send irregular income into one holding account. Then pay yourself the same amount every month — your 'salary' — whatever actually landed.

In a big month, the extra fills the buffer. In a lean month, the buffer tops you up. Set tax money aside first, every time, so it's never a surprise.

### TRY IT THIS MONTH

- 1 Send all income into one holding account
- 2 Pay yourself a set amount from your low month
- 3 Set aside tax money the day you're paid

### WHAT I'LL TRY – MY NOTES



# Irregular or freelance income

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

INCOME-SMOOTHING TRACKER			
MONTH	RECEIVED	I PAID MYSELF	BUFFER BAL.



# Living on one income

One earner supporting a household of four, take-home about \$4,200. It's tight but workable when the essentials lead and one small savings transfer is protected first.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## MONTHLY PLAN • ONE INCOME \$4,200

Take-home pay	\$4,200
Rent / mortgage	\$1,400
Utilities, phone & internet	\$430
Groceries	\$780
Transport	\$360
Insurance	\$340
Kids & household	\$330
Minimum debt payments	\$200
Savings (paid first)	\$160
Personal & buffer	\$200
Left to assign	\$0

## WHERE COULD I FIND ROOM? – MY NOTES



# The one move



## Protect one transfer first.

*Pay your family's future before the month does.*

On a single income, savings is the line that always gets squeezed out — so move it to the front. A small automatic transfer on payday, even \$40 a week, means the cushion grows no matter how the month goes.

It isn't about the amount. It's about proving your family's future gets paid too. Small and steady beats big and never.

### TRY IT THIS MONTH

- 1 Pick a savings amount you won't miss — even \$40
- 2 Automate it for payday, before anything else
- 3 Leave it alone and let it grow

### WHAT I'LL TRY — MY NOTES



# Living on one income

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

SAVINGS TRANSFER LOG		
DATE	AMOUNT	NEW BALANCE



# Single parent

Running a household solo on about \$3,000 take-home. You're carrying a lot. This lays the essentials out calmly and protects a small starter emergency fund — so one surprise doesn't undo the month.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## MONTHLY PLAN • TAKE-HOME \$3,000

Take-home pay	\$3,000
Rent	\$1,050
Utilities & phone	\$280
Groceries	\$520
Childcare	\$300
Transport	\$220
Insurance	\$170
Minimum debt payments	\$150
Starter emergency fund	\$80
Personal & kids	\$230
Left to assign	\$0

## WHERE COULD I FIND ROOM? — MY NOTES





# The one move



## A \$500 starter fund, first.

*It turns a crisis into an inconvenience.*

When you're the only income, a flat tire or a sick day can cascade fast. A small fund — even building toward \$500 in \$20 weeks — is the buffer between a bad day and a debt spiral.

You are not behind, and you are not failing. You're doing the work of two. Protecting a little cushion first is how you protect your peace.

### TRY IT THIS MONTH

- 1 Open a separate 'emergency only' account
- 2 Auto-transfer small — aim for \$500 over time
- 3 Use it only for true surprises, then rebuild

### WHAT I'LL TRY — MY NOTES



# Single parent

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

STARTER EMERGENCY FUND → \$500		
DATE	ADDED	TOTAL



# A new baby or growing family

A new baby brings small recurring costs that add up fast. This shows where they land — and how a sinking fund spreads the big one-off costs before they arrive.

WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## MONTHLY PLAN • WITH A NEW BABY

Take-home pay	\$4,800
Rent / mortgage	\$1,500
Utilities & phone	\$420
Groceries	\$760
Diapers & formula	\$190
Baby supplies & health	\$160
Transport	\$340
Insurance	\$360
Minimum debt + savings	\$320
Personal & buffer	\$250
<b>Baby sinking fund</b>	<b>\$500</b>

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Start the baby fund early.

*Spread big one-off costs into small amounts.*

Cribs, car seats, medical bills, the bump in groceries — they arrive in lumps. A sinking fund turns a \$1,200 surprise into about \$100 a month you barely notice.

Name it, fund it a little each payday, and let it sit ready. Future-you, holding a newborn at 2am, will be glad you did.

### TRY IT THIS MONTH

- 1 List the big one-off baby costs coming
- 2 Divide the total by the months you have
- 3 Save that amount each payday into the fund

### WHAT I'LL TRY — MY NOTES



# A new baby or growing family

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

BABY SINKING FUND		
WHAT TO SAVE FOR	TARGET	SAVED SO FAR



# A tough month

Lost hours, a pay cut, a gap between jobs — it happens to good people doing everything right. When money suddenly shrinks, you cover the Four Walls first and give everything else permission to wait.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## SURVIVAL PLAN • FOUR WALLS FIRST

Money available this month	\$2,100
Food / groceries	\$420
Utilities	\$240
Shelter (rent / mortgage)	\$1,050
Transport (to work)	\$240
Minimum to stay current	\$150
Left after the Four Walls	\$0

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Cover the Four Walls first.

*Food, utilities, shelter, transport — first.*

In a hard month, you don't budget for everything — you budget for survival. Food on the table, lights on, a roof, a way to get to work. In that order. Then call other creditors and ask about hardship options; many have them.

This isn't failure. It's triage, and it's smart. The extras come back when the income does. Right now your only job is the Four Walls. You've got this.

### TRY IT THIS MONTH

- 1 Fund the Four Walls first, before anything else
- 2 Pause every non-essential payment you can
- 3 Call creditors and ask about hardship options

### WHAT I'LL TRY — MY NOTES



# A tough month

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

WHO TO CALL • HARDSHIP OPTIONS		
BILL / CREDITOR	PHONE	WHAT THEY OFFERED





# Paying off debt while saving

Throwing every cent at debt feels right — until one surprise puts it all back on the card. The calmer path keeps a small emergency fund growing while you attack one debt at a time.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## MONTHLY PLAN • DEBT + A SMALL FUND

Take-home pay	\$3,600
Essentials (housing, food, transport)	\$2,150
Minimum payments — all debts	\$300
Extra to ONE focus debt	\$350
Emergency fund (kept growing)	\$120
Insurance & phone	\$280
Personal & buffer	\$200
Flex / next focus debt	\$200

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Keep a small fund while you pay.

*So a surprise can't send you back to the card.*

A tiny emergency fund and debt payoff aren't enemies — they're teammates. Without the fund, the next flat tire goes straight back on the credit card and the progress unravels.

Keep \$20-30 a week flowing to the fund while you throw everything extra at one debt. Slower on paper, faster in real life, because it actually sticks.

### TRY IT THIS MONTH

- 1 Keep a small auto-transfer to your emergency fund
- 2 Send every extra dollar to one focus debt
- 3 When the fund saves the day — it worked

### WHAT I'LL TRY — MY NOTES



# Paying off debt while saving

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

DEBT + FUND SPLIT			
MONTH	TO FOCUS DEBT	TO E-FUND	FUND BAL.



# Your very first budget

Never made a budget before? Start tiny. The goal this first month isn't perfection — it's just seeing where your money goes. Here's a simple shape to copy.

● WORKED EXAMPLE • ILLUSTRATIVE FIGURES, NOT ADVICE

## YOUR FIRST BUDGET • A SIMPLE START

<b>Money coming in</b>	<b>\$2,400</b>
Rent / housing	\$850
Food	\$380
Utilities & phone	\$220
Transport	\$180
Minimum bills / debt	\$170
One small saving	\$50
Everyday spending	\$550
<b>Left to assign</b>	<b>\$0</b>

## WHERE COULD I FIND ROOM? — MY NOTES



# The one move



## Watch one week first.

*You can't plan money you haven't seen yet.*

Before you budget a single dollar, just track for one week. Write down everything you spend — coffee, gas, the app store, all of it. No judgment, just facts.

Most people are shocked, then relieved: now they can see it, they can plan it. Awareness first, then the plan. That's the whole secret — and you already started by opening this.

### TRY IT THIS MONTH

- 1 Write down every dollar you spend for a week
- 2 Total each category — no judgment, just facts
- 3 Use what you learn to plan next month

### WHAT I'LL TRY — MY NOTES



# Your very first budget

Now your numbers. Copy the shape, make it yours.

BUILD YOUR OWN • MONTHLY PLAN		
CATEGORY	PLANNED	ACTUAL
LEFT TO ASSIGN		

ONE-WEEK SPENDING LOG		
DAY	WHAT I SPENT ON	AMOUNT



*Plan every dollar a job before the month begins.*

@progressleaf • p.31



TOOLKIT

Progress Leaf

# Bill payment tracker

*Every bill, its due date, and a box to tick when it's paid.*

BILL PAYMENT TRACKER			
BILL	DUE	AMOUNT	PAID





TOOLKIT

Progress Leaf

# Weekly expense tracker

*Catch the small spends — they're where the month leaks.*

WEEKLY EXPENSE TRACKER			
DATE	DESCRIPTION	CATEGORY	AMOUNT



TOOLKIT

Progress Leaf

# Bill due-date calendar

Mark each bill and payday so nothing sneaks up on you.

SUN	MON	TUE	WED	THU	FRI	SAT

BILLS DUE THIS MONTH

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TOOLKIT

Progress Leaf

# Debt snapshot

See it all in one place — that's where calm starts.

DEBT SNAPSHOT			
DEBT	BALANCE	APR	MIN PAYMENT

PAYOFF ORDER & NOTES



TOOLKIT

Progress Leaf

# Savings goal tracker

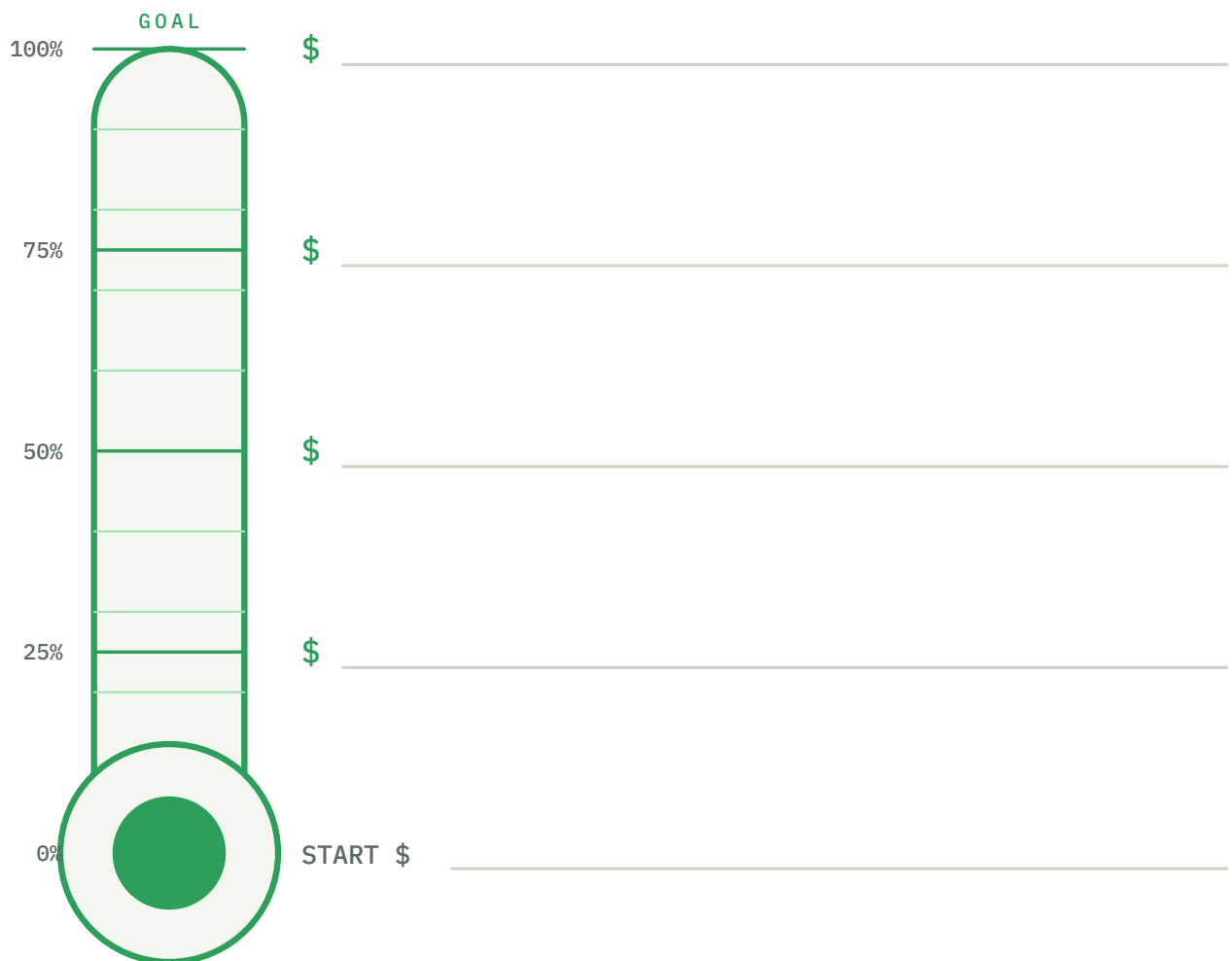
*Name it, picture it, and watch it fill.*

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

Target amount: \_\_\_\_\_

By when: \_\_\_\_\_

Starting amount today: \_\_\_\_\_





# Sinking funds starter

*Save a little each month for the costs you know are coming.*

SINKING FUNDS			
FUND	TARGET	MONTHLY	SAVED



TOOLKIT

Progress Leaf

# Subscription audit

*The quiet creep — list them, then decide on purpose.*

SUBSCRIPTION AUDIT			
SERVICE	MONTHLY	STILL USE?	KEEP / CANCEL

## ● THE 5-MINUTE WIN

Cancelling one \$12 subscription saves about \$144 a year.

Tick what you actually used in the last month — be honest, be kind.



TOOLKIT

Progress Leaf

# No-spend challenge

Color a leaf for each no-spend day. Small wins, stacked.

## 30 NO-SPEND 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

## WHAT I'LL DO INSTEAD OF SPENDING

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# Money goals

*One for now, one for soon, one for someday.*

**This month's money goal:** \_\_\_\_\_

**This quarter's goal:** \_\_\_\_\_

**This year's goal:** \_\_\_\_\_

## WHY THESE MATTER TO ME





# Net-worth one-pager

*What you own, minus what you owe. Watch it grow over time.*

## ASSETS – WHAT I OWN

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Total assets: \_\_\_\_\_

## LIABILITIES – WHAT I OWE

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Total liabilities: \_\_\_\_\_

Net worth (assets – liabilities): \_\_\_\_\_



TOOLKIT

Progress Leaf

# Grocery budget & list

*Plan the cart before the store — the easiest money saved.*

Grocery budget this week: \_\_\_\_\_

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

## PRODUCE

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## PROTEIN

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## DAIRY & EGGS

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## PANTRY & GRAINS

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## FROZEN

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## HOUSEHOLD

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YOU'RE NOT BEHIND

Progress Leaf

# You're not behind



**You're not behind.**

*You just never had a system that grows with you.*

If money has felt heavy, it isn't because you're bad with it. It's because no one ever handed you a calm, simple system — just blank templates and a vague sense you should be doing better.

You picked a moment, saw a real budget, borrowed one move, and started your own. That's not 'behind.' That's the first leaf. Progress grows leaf by leaf — and you just grew one.

ONE WIN I'VE ALREADY HAD

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YOUR NEXT STEP

Progress Leaf

# The calm path forward

*One small loop, repeated. Not a test you pass or fail.*

You don't need to overhaul everything. Pick the one scenario closest to your life, fill in its blank budget with your real numbers, and run it for a single month.

Next month, adjust. That's the whole method — a calm loop you repeat, getting a little clearer each time.

## THIS WEEK

- 1 Pick the one scenario closest to your life
- 2 Fill its blank budget with your real numbers
- 3 Run it for one month — don't aim for perfect
- 4 Next month, adjust one thing and repeat

## MY FIRST MONTH — NOTES

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WHICH PACK FITS YOU

Progress Leaf

# Which Progress Leaf pack fits you?

*When you're ready for more — here's the calm next step. No pressure.*

## Money Reset

Just starting out and want to set up your whole money system from scratch — goals, mindset, the calm foundation.

## Money Momentum

Already started and want to keep going — challenges, streaks, wins, and motivation that lasts.

## Evergreen Essentials

One complete system to run every month, all year — budgeting, bills, debt and saving in one place.

## The Mega Bundle • \$24.99

Want it all in one calm place at the best value — the full Progress Leaf system, bundled.



THE FULL SYSTEM

Progress Leaf

# What's inside the full system

*This free starter is one slice. Here's the whole thing — for when you're ready.*

If the worked budgets clicked for you, the complete Progress Leaf system gives you a sheet for every part of your money, every month of the year — no blank-grid guesswork.

No hype, no pressure. It's here when you want it; the freebie you're holding already works on its own.

Educational tools only — illustrative examples, never personalized financial advice.

## ● INSIDE EVERGREEN MONEY ESSENTIALS

250 distinct sheets · undated · US Letter

Budgeting · bills · debt payoff · saving · net worth

Hyperlinked index for tablet · print-at-home friendly



The whole system, when you're ready.

*Explore it at [progressleaf.com](https://progressleaf.com)*



WHAT ARE YOU WORKING ON

Progress Leaf

# What are you working on right now?

*Tick what's true for you — it points you to the right next step.*

☐ Getting out of debt

☐ Saving for something specific

☐ Building an emergency fund

☐ Just getting organized

☐ Sticking to a budget

☐ Surviving a tough month

☐ Stop living paycheck to paycheck

☐ Starting from scratch

WHAT I'M WORKING ON RIGHT NOW

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JOIN THE LIST

Progress Leaf

# What you'll get next

*One calm idea at a time — no spam, unsubscribe anytime.*

Want the worked-budget approach delivered as you go? The Progress Leaf email list sends one calm, useful money idea at a time — no hype, no clutter.

You'll get the next scenario walk-throughs, quick wins, and first look at new printables.

Join free at [progressleaf.com](https://progressleaf.com) — and keep this starter. It's yours.



JOIN THE LIST

One calm money idea at a time — no spam.

Scenario walk-throughs · quick wins · new printables first.

Join free at [progressleaf.com](https://progressleaf.com) · [@progressleaf](https://twitter.com/progressleaf)



**Join free — and keep this starter.**

*[progressleaf.com](https://progressleaf.com) · [@progressleaf](https://twitter.com/progressleaf)*





QUICK WINS

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# One thing to do today

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*Pick one. Do it today. That's a win — tick the leaf.*

- ☐ Track everything you spend for the next 24 hours
- ☐ Move \$10 to a 'breathing room' buffer
- ☐ Cancel one subscription you don't use
- ☐ Write down every debt and its minimum payment
- ☐ List your bills and their due dates
- ☐ Name one money goal for this month
- ☐ Fill in one blank budget from this starter
- ☐ Tell someone your next small money step



THE FINE PRINT

Progress Leaf

# The fine print, kept gentle

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Progress Leaf shares educational information about budgeting and debt payoff. It is not financial, investment, tax, or legal advice. All example budgets in this starter use illustrative figures, not personalized advice. For your specific situation, please consult a qualified professional.

Every number in the worked examples is illustrative — chosen to show the shape of a plan, not to recommend amounts for you. Your real numbers will differ, and that's exactly as it should be.

Made by Progress Leaf — calm, shame-free money tools. [progressleaf.com](https://progressleaf.com) · [@progressleaf](https://twitter.com/progressleaf). Thank you for being here.



**No shame, just the next step.**

*Progress, leaf by leaf.*