

THE \$12K YEAR TRACKER

LOCK IN \$1,000 A MONTH—
ON AUTOPILOT



TURN SAVINGS INTO A HABIT – IN 60 SECONDS A WEEK



THE \$12K YEAR TRACKER

How to Save \$1,000+ Every Month Like Clockwork

This tracker is your month-by-month roadmap to saving \$12,000 this year. Use the monthly goal tracker, habit checklists, and reflection prompts to stay on track and stack wins.

Month 1

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 2

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 3

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$_____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 4

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$_____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 5

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 6

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 7

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 8

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 9

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 10

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 11

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



Month 12

- **Monthly Savings Goal:** \$1,000
- **Total Saved:** \$ _____
- **Progress Bar:** [_____] (Fill as you go!)

Monthly Habit Checklist

- ☐ Reviewed subscriptions
- ☐ Called 1 provider to negotiate a bill
- ☐ Did a freezer/pantry sweep
- ☐ Tracked grocery spend
- ☐ Used a cashback/budgeting app

Monthly Reflection Prompts

- What worked best this month?

- What can I improve next month?

- What one habit gave me the biggest win?



QUARTERLY RECAP PAGES



Quarter 1 Recap

- Total Savings This Quarter: \$ _____
- Best Month: _____
- Most Effective Action: _____
- Reward for Completion: _____



Quarter 2 Recap

- Total Savings This Quarter: \$ _____
- Best Month: _____
- Most Effective Action: _____
- Reward for Completion: _____



Quarter 3 Recap

- Total Savings This Quarter: \$ _____
- Best Month: _____
- Most Effective Action: _____
- Reward for Completion: _____



Quarter 4 Recap

- Total Savings This Quarter: \$ _____
- Best Month: _____
- Most Effective Action: _____
- Reward for Completion: _____

Year-End Summary

- Total Annual Savings: \$ _____

Top 3 Most Effective Habits:

1. _____

2. _____

3. _____



CERTIFICATE OF COMPLETION

This certifies that

has successfully completed

The \$12K Year Tracker

and saved over \$12,000 in just one year!