



PLAN SMARTER. SPEND BETTER. SAVE MORE.

# Budget Binder Starter Pack

Simple Printable Sheets to Budget Better, Track Spending, and Save More

Free PRINTABLE



MONTHLY BUDGET



EXPENSE TRACKER



BILL TRACKER



SAVINGS GOALS



Budget Plan

- Plan
- Track
- Save
- Repeat

PROGRESS NOT PERFECTION

## Marketerna

SIMPLE STRATEGIES. REAL INCOME. LIFE ON YOUR TERMS.

# Budget Binder Starter Pack

*Simple printable sheets to budget better, track spending, and save more*

## Start Here

Use this pack to create a simple monthly money routine. Print the pages, place them in a binder, or fill them digitally in your PDF app.

## Best For

Beginner budgeting, saving money, frugal living, expense tracking, bill organization, and building simple money habits.

## What You Get

Monthly budget sheet  
Expense tracker  
Bill payment tracker  
Savings goal tracker  
Sinking funds planner  
Weekly budget check-in  
Monthly money reflection

## How To Use It

1. Set your monthly income and savings goal.
2. Track expenses every few days.
3. Review bills and savings weekly.
4. Reflect at the end of the month.

**Tip: This freebie is not about perfection. It is about seeing your money clearly and making one better decision each week.**











# Weekly Budget Check-In

*Use once a week to stay connected to your money plan.*

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

**What did I spend most on this week?**

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**Did I stay close to my budget? What changed?**

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**Which spending category needs more attention next week?**

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**One money habit I did well this week:**

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**One small improvement I want to make next week:**

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# Monthly Money Reflection

*Review your month and choose one simple improvement for next month.*

**What went well with my budget this month?**

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**Which categories went over budget?**

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**What helped me save money?**

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**What unexpected expense came up?**

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**My main money goal for next month:**

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**Next Step:** Repeat the same pages next month and look for small improvements, not perfect results.