

My Payday Tracker

👉 A made-up week, filled in so you can see how it works. Your moves and numbers will look different, and \$10 counts just as much as \$200.

🎯 My goal (circle one): \$10 · **\$100** · Path to \$1,000

Shade a box for every move you log: ☒ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ← I started!

		GIVE UP	SAVE		EARN	
	My move (what I did)	What I gave up	Time saved (min)	Money saved \$	Money earned \$	Repeats? ✓
Mon	Packed lunch, no drive-thru	The drive-thru	20	\$11		
	Canceled an old streaming app	A show I barely watch		📺 on b...		✓
	Listed the old stroller	30 min of scrolling				
	Day total	Week so far: \$ 11	20	\$11		
Tue	Meal-planned 4 dinners	2 extra store runs	45			
	Returned shoes that didn't fit	A "maybe" pair		\$38		
	Packed lunch	The drive-thru	20	\$11		
	Day total	Week so far: \$ 60	65	\$49		
Wed	Sold the stroller	Closet clutter			\$45	
	Used a grocery app coupon	Impulse snacks		\$7		
	Lowered my internet bill	20 min on hold		📺 on b...		✓
	Day total	Week so far: \$ 112		\$7	\$45	
Thu	Batch-cooked lunches for 3 days	Thursday night TV	60	\$18		
	Listed my kid's old bike	15 min of scrolling			🕒 on b...	
	Hemmed pants for a coworker	One evening episode			\$20	
	Packed lunch	The drive-thru	20	\$11		
	Day total	Week so far: \$ 161	80	\$29	\$20	
Fri	Pizza night at home	Takeout night		\$24		
	Set up grocery pickup	Wandering the aisles	40			
	Day total	Week so far: \$ 185	40	\$24		

More moves than lines? Keep going on the back. 📺 Saves you money every month? Tick Repeats and add it to "Keeps saving me money" on the back. 🕒 Sold but not paid yet? It goes in "Sold, not paid yet" on the back.

More moves + my payday

More moves (any day)

Day	My move (what I did)	GIVE UP	SAVE		EARN	Repeats? ✓
		What I gave up	Time saved (min)	Money saved \$	Money earned \$	
Thu	Sold 3 books to a used bookstore	Shelf space			\$12	
Fri	Got paid for the birthday banner	Saturday craft time			\$25	
Fri	Packed lunch	The drive-thru	20	\$11		

Keeps saving me money

The move	\$ a month	x 12 = \$ a year
Streaming app	\$15.99	\$191.88
Internet bill (lowered)	\$10	\$120

Worth about \$ 311.88 a year. Its own line: don't add it to this week.

Sold, not paid yet

What I sold	\$	Paid? ✓
Kid's bike (pickup Sat)	\$35	
Birthday banner for a friend	\$25	✓

When the money comes in, cross it out here and add it to Money earned.

Add it up

	Time saved (min)	Money saved \$	Money earned \$
Mon	20	\$11	
Tue	65	\$49	
Wed		\$7	\$45
Thu	80	\$29	\$20
Fri	40	\$24	
More moves (back)	20	\$11	\$37
WEEK TOTAL	225	\$131	\$102

Minutes ÷ 60 = 3.75 hours found

My payday this week

Money saved + Money earned =

\$ 233

On the way (sold, not paid yet): \$ 35

Goal check (circle one): Hit it! · Halfway there · I started

★ My best move to repeat next week:

Packing lunch. Easy, and it adds up fast.