FREE GUIDE ✦ KEEP IT NEXT TO YOUR PRINTER

print it like you mean it

Everything you need to turn a PDF into a tracker you'll actually color in, an envelope that survives payday, and a money binder you're weirdly proud of.

the 5-minute quick start

1. **Unzip first.** Kits arrive as a .zip. On a phone, open it in the Files app and tap it to unzip.
2. **Pick your size.** US Letter for the US, Canada and Mexico. A4 for everywhere else.
3. **Open it in a real PDF app** (Adobe Acrobat Reader, Preview, or your phone's Files app), not a browser tab.
4. **Print at 100% / Actual size**, with borderless off.
5. **Print one test page** before the whole stack.

which file do i pick?

US Letter is 8.5 × 11 in (216 × 279 mm).
A4 is 210 × 297 mm (8.27 × 11.69 in).

Match the PDF to the paper in your tray. Only have the other size? Choose **Fit to page** instead of Actual size. It shrinks the page by about 3%, and nobody will notice.

Golden rule: print one page, check it, then print the rest. One test sheet saves a stack of cardstock and a small fortune in ink. That's money staying in your envelopes.

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print it · stash it · color it in · repeat ✦

FOR PERSONAL USE · PRINT AS MANY COPIES AS YOUR BUDGET NEEDS

paper cheat sheet

The right paper does most of the work. Here's what to load for each kind of printable.

YOU'RE PRINTING	BEST PAPER	US WEIGHT	METRIC	FINISH
Color-in trackers walk-away fund, debt slayer	Bright white premium paper or light cardstock	32 – 65 lb	120 – 176 gsm	Smooth matte
Cash envelopes + pockets they get handled every payday	Cardstock, one side only	65 – 80 lb	176 – 216 gsm	Matte
Savings challenges bingo, dares, spin the wheel	Cardstock, then laminate	65 – 80 lb	176 – 216 gsm	Matte
Binder dashboard pages budget, bills, payday plan	Premium paper so both sides take ink	28 – 32 lb	105 – 120 gsm	Matte
Worksheets walk-away number, net worth	Everyday copy paper is fine	20 – 24 lb	75 – 90 gsm	Matte
Paid-in-full certificate	Heavy cardstock (you earned it)	100 – 110 lb	270 – 300 gsm	Matte, or satin for a glow
Money date kit + cards	Heavy cardstock	100 – 110 lb	270 – 300 gsm	Matte

paper weight decoder

US paper uses two different scales, which is why "65 lb" cardstock is heavier than "32 lb" paper. Grams per square meter (gsm) is the honest number, so check it on the pack.

- **75 – 90 gsm** everyday copy paper
- **100 – 120 gsm** premium "presentation" paper
- **176 gsm** light cardstock (65 lb cover)
- **216 gsm** medium cardstock (80 lb cover)
- **270 – 300 gsm** heavy cardstock (100 – 110 lb cover)

the starter stash

Buy only these three packs and you can print every product in the shop:

- [ ] Bright white premium paper, ~120 gsm
- [ ] Smooth white cardstock, ~216 gsm (80 lb)
- [ ] Heavy white cardstock, ~270 gsm (100 lb)

Check your printer's limit. Search your model plus "max paper weight". Most home inkjets take light cardstock in the main tray and heavier stock one sheet at a time through the rear or manual feed.

printer settings

Every printable already has safe margins built in, so the default "make it fit" tricks usually do more harm than good.

SETTING	CHOOSE	WHY
Scale	100% / Actual size	Keeps envelopes, cards and cut lines at their true size. Use Fit to page only when the PDF and paper sizes don't match.
Paper size	Letter or A4, matching the tray	A mismatch is the #1 cause of cut-off edges.
Borderless	Off	Borderless zooms the page slightly and trims the edges.
Paper type	Matte / Cardstock / Heavy paper	Tells the printer to slow down and use less ink, so heavy paper doesn't smear.
Quality	High / Best for certificates and gifts. Standard for everyday trackers	Best is slower and uses more ink, but the mint and sky come out smooth instead of streaky.
Color	Grayscale / Black ink only for worksheets you'll just write on	Saves your color cartridge for the pages that need to look cute.
Pages	Type a range, like 3-5, 9	Print just this month's pages tonight.
Two-sided	Flip on long edge (portrait pages)	See page 4 for binder pages and booklets.

WINDOWS

Open the PDF in Adobe Acrobat Reader and press **Ctrl + P**. Under Page Size & Handling choose **Actual size**. Click **Properties** for paper type, quality and color.

MAC

Open it in Preview, press **⌘ + P**, then **Show Details**. Set Scale to **100%**. Open the **Media & Quality** dropdown for paper type and quality.

IPHONE + IPAD

Open the PDF in the Files app, tap **Share**, then **Print**. Choose your printer, paper size and page range. Tap **Options** for black & white or two-sided if your printer offers them.

ANDROID

Open the PDF in Files or Drive, tap ⋮ then **Print**. Tap the down arrow to set paper size, color, two-sided and pages. You may need your printer brand's free print plugin.

two-sided pages

Binder dashboards and monthly planners feel like a real book when they're printed on both sides. Here are three ways to do it.

EASIEST

automatic two-sided

If your printer has a duplex setting, choose **Two-sided, Flip on long edge**. That's it.

Long edge is for portrait pages. **Short edge** is for landscape pages.

A LITTLE FIDDLY

manual two-sided

1. Print **odd pages** only.
2. Put the stack back in the tray. Most trays want it printed side up, top edge going in first.
3. Print **even pages**, often with "reverse order" on.

PRO MOVE

booklet mode

Acrobat Reader's **Booklet** option puts two pages side by side on each sheet, in order. Fold the stack in half and staple the spine for a cute half-size no-spend journal or money date booklet. Best for 8 to 32 pages.

test before you commit

Print the duplex test on page 12 first. If the back comes out upside down, switch between long edge and short edge. If it lands on the wrong side, flip the stack over in the tray.

Draw a small pencil arrow on the top edge of your stack before you reload it. Future you will thank you.

when to print one side only

- Cash envelopes and anything you'll cut and fold
- Color-in trackers, if you use markers (they bleed through)
- Pages you'll laminate or frame
- Your paid-in-full certificate and wall goal charts

Binder order: print the cover on cardstock, the dashboard pages double-sided on 105 – 120 gsm premium paper, and a plain cardstock back. Bind it (page 8) and you've got a money binder that lasts the whole year.

printed on both sides: half the paper, twice the smug.

pens that won't bleed

Filling in a tracker block is the best part. Pick the paper to match your pen, and always test on page 13 first.

TOOL	BLEED RISK	PAPER	GOOD TO KNOW
Colored pencils	NONE	Any, 32 lb+ feels best	Calm, slow, satisfying. Layer light to dark for blocks that look finished.
Gel pens	LOW	Any	Great for writing amounts. Give them a minute to dry before you rest your hand on them.
Fineliners	LOW	Any	Perfect for logs, bills and binder pages. Water-based ink barely shows through 105 gsm paper.
Highlighters	MEDIUM	Any	The fastest way to fill a block. They can smear fresh inkjet lines, so let pages dry overnight first.
Water-based markers + brush pens	MEDIUM	65 – 80 lb cardstock	Color in small circles and don't scrub one spot, or the paper pills.
Bingo daubers + dot markers	HIGH	80 lb+ cardstock, one side	Peak savings bingo energy. They soak through paper, so slide a scrap sheet underneath.
Alcohol markers	HIGH	100 – 110 lb smooth cardstock, one side	They bleed through everything. Always use a scrap sheet underneath.
Stickers	NONE	Any	Tiny dot stickers make a great "I saved this week" marker. Zero mess.

marker survival kit

- **Laser prints are best.** Alcohol can reactivate inkjet ink and smudge the black lines. A print shop laser copy fixes that.
- Printing on inkjet? Let pages dry 24 hours, and color up to the line instead of over it.
- Keep a blotter sheet under every page.

make your progress pop

Use one color per month on your trackers. When you flip back, you can see every streak at a glance, and the good months stand out.

Leave the block you're saving for next uncolored with a tiny dot in it. It's a small goal you can actually see.

pencils + gel pens on copy paper = zero stress ✦

cutting + folding

Clean cuts and crisp folds make a home print look shop-bought. These tools range from "already in your drawer" to "treat yourself (on budget)".

paper trimmer

The fastest way to get straight edges. A small rotary or guillotine trimmer handles cardstock and pays for itself after one envelope set.

craft knife + ruler

Use a metal ruler and a self-healing mat. Make two light passes instead of one hard one, and change blades often.

sharp scissors

Totally fine. Move the paper, not the scissors, on curves and envelope flaps, and keep the blade deep in the cut.

bone folder

Or an empty ballpoint pen run along a ruler. Score every fold line first and your envelopes fold flat and crisp.

corner rounder

A cheap punch that rounds the corners on cards and trackers. Instantly more polished.

glue stick or tape

Glue stick or double-sided tape for envelope tabs. Liquid glue warps paper and takes forever to dry.

how to cut on the line

1. Trim the outer white margin off first, so pieces are easier to handle.
2. Cut just inside the cut line so no line peeks out.
3. Cut long straight edges before short ones.
4. Stack 2 sheets at most in a trimmer for accuracy.

folding a cash envelope

1. Print on 65 – 80 lb cardstock at Actual size.
2. Cut on the solid lines. Score on the dashed ones.
3. Fold the side tabs in, then the bottom flap up.
4. Glue only the tabs, press under a book for 10 minutes, then stuff.

Finishing touch: glue a cut-out tracker onto a slightly bigger rectangle of mint or sky cardstock for an instant border. It turns a fridge tracker into something you'd frame.

score first, fold second. the cash goes in last.

laminate + reuse

Laminate a savings challenge once and play it every month. It's the single best way to stretch a printable, which is very on brand.

thermal laminator, step by step

1. Let inkjet prints dry for a few hours so the ink doesn't bubble.
2. Warm up the laminator until the ready light comes on.
3. Cut pieces out first, then place them in the pouch with 1/4 in (6 mm) of space between them.
4. Feed the sealed edge first, nice and straight.
5. Let it cool flat under a book, then trim, leaving a 1/8 in (3 mm) clear border so the seal holds.

pouch thickness

- **3 mil (75 micron):** flexible. Checklists, bill trackers, binder pages.
- **5 mil (125 micron):** stiff and tough. Savings bingo, dares, spin the wheel.

no laminator? no problem

- **Self-seal laminating sheets:** peel, press, trim. No heat.
- **Clear sheet protectors:** slide the page in and it's dry-erase ready.
- Many print shops laminate per sheet while you wait.

which marker for reuse?

- **Dry-erase:** wipes off with a tissue. Best for games and bingo.
- **Wet-erase:** won't smudge until you wipe it with a damp cloth. Best for trackers you update all month.
- **Ghosting?** Scribble over it with dry-erase and wipe, or use a little rubbing alcohol.

worth laminating

SAVINGS BINGO · FERAL DARES · SPIN THE WHEEL · ROLL FOR IT · NO-SPEND MONTH · BILLS CHECKLIST · PAYDAY PLAN · SINKING FUNDS · SPITE TALLY

Bingo markers: use real coins. Drop one on each square you complete, and when you get five in a row, the coins go straight into the jar.

laminate once. win savings bingo forever.

your money binder

Turn a pile of pages into a binder you'll actually reach for on payday.

METHOD	YOU NEED	BEST FOR	ADD PAGES LATER?
3-ring binder	3-hole punch (2-hole on A4), 1 in binder, sheet protectors, zip pockets	Budget binders, sinking funds, envelope systems	Yes, easily
Disc binding	Disc-bound punch, discs, poly covers	Monthly planners and dashboards	Yes, pages pop in and out
Spiral or coil	A print shop (a few dollars)	Year-long trackers	No
Saddle stitch (staple)	Booklet printing + a long-reach stapler	No-spend journals, money date booklets, 8 – 32 pages	No
Binder ring	A 1 in book ring and a hole punch	Savings dare cards, a stack of cash envelopes	Yes
Clipboard or magnet	A cute clipboard or a fridge magnet	This month's tracker, right where you'll see it	Yes

make it feel like a real book

- Print the cover on heavy cardstock and add a clear plastic front and a cardstock or poly back.
- Leave space on the left for holes. Our pages have a wide margin, so a standard punch won't touch the design.
- Add tab dividers between months or sections.
- Clip a pen loop to the cover so there's always a pen.

store it so you use it

- **One section per goal.** Dashboard up front, sinking funds next, debt slayer at the back.
- Keep one **master copy** of each page unmarked, so you can print it again.
- Save every PDF in a "money printables" folder in your cloud drive.
- Store cardstock flat, in its box, away from damp.

A gentle money note: binder pockets are for this week's spending cash. Keep savings and emergency money somewhere safe and insured, like the bank, and let the tracker do the bragging.

at the print shop

No printer, low on ink, or printing a whole envelope set on cardstock? A print shop is often cheaper than a new cartridge, and they can laminate and bind too.

IN THE US

Staples, Office Depot / OfficeMax and FedEx Office all take PDF uploads online for same-day pickup, or print from a USB stick in store.

EVERYWHERE ELSE

Local copy shops, stationery stores and university print centers do the same. Search "same day printing near me".

THE LIBRARY

Many public libraries have cheap self-service color printing. Bring the PDF on your phone or a USB stick. Free fun, basically.

copy + paste this order

```
Please print [file name], pages [__], [__]
copies.
Paper: [US Letter / A4], [__] lb / [__] gsm
[cardstock / premium paper].
Color, at 100% / actual size, no scaling.
[Single-sided / Double-sided, flip on long
edge].
Extras: [laminate 5 mil] [coil bind] [cut on
the lines]
```

save money

- Print only the color pages at the shop and the black and white pages at home.
- Ask for a proof of one page before the full run.
- Laser prints are perfect for alcohol markers.
- Watch for paper sales around back-to-school.

"is this copyrighted?"

Shops sometimes ask about professional-looking files. Your download lets you print for your own personal use. Show your order email if they ask.

Upload tip: send the PDF, not a screenshot or a photo of the page. The PDF keeps every line crisp at full size.

one proof page, then the whole run. every single time.

go digital

Every PDF works on a tablet or e-ink notebook too. Track with a stylus, then print the pages you want on the fridge.

goodnotes + notability (ipad)

1. Save the PDF to Files (unzip first).
2. In GoodNotes tap **+** → **Import** and pick the PDF. In Notability, use Import or share it from Files.
3. Long-press a page to **duplicate** it. A fresh tracker every month, forever.
4. Use the highlighter at low opacity to fill in tracker blocks.

kindle scribe + e-ink

1. Use **Send to Kindle** (the app, website or email) to send the PDF.
2. Open it on the Scribe and write right on the page with the pen.
3. reMarkable, Kobo Elipsa and Boox take PDFs through their own apps or a USB cable.

E-ink is grayscale, so mint and sky show up as soft grays. Trackers and logs still look great.

android + windows

Samsung Notes, Xodo, Flexcil and OneNote all open PDFs for stylus writing.

type your numbers

Hate your handwriting? Acrobat Reader's **Fill & Sign** lets you type amounts straight onto worksheets and bill trackers.

backups

Export your filled pages as a PDF every month or so. Your progress stays safe if the app or device changes.

> **Your numbers are yours:** keep filled-in money pages in a private folder, not a shared family drive or a group chat. Account numbers never belong on a printable, digital or paper.

same file, two ways: tablet for tracking, paper for the fridge.

DIGITAL USE IS PERSONAL USE: PLEASE DON'T SHARE THE FILE

troubleshooting

Most print problems come down to scale, paper size or paper type. Find yours below.

WHAT HAPPENED	TRY THIS
Edges or text are cut off	Set scale to Actual size and borderless off, and check that the paper size matches the PDF.
Everything prints a little small	"Fit to page" or "Shrink oversized pages" is on. Switch to Actual size / 100%.
Envelopes or cards are the wrong size	Print page 12 and measure the ruler. If it's off, the scale setting is the culprit.
Envelope folds crack or go wonky	Score the dashed lines first with a bone folder or empty pen, and fold with the grain.
Colors look dull or streaky	Choose High / Best quality, set the paper type to matte or cardstock, and run a nozzle check or head cleaning.
Mint prints gray or blue-ish	A color cartridge is low or clogged. Replace it, or print color pages at a shop.
Ink smears or stays wet	Set the paper type to cardstock or heavy paper, and let pages dry before stacking.
Cardstock jams	Feed one sheet at a time through the rear or manual tray, and check your printer's max paper weight.
Back side is upside down	Switch between flip on long edge and short edge. See page 4.
Markers bleed through	Use 100 lb+ smooth cardstock, print one side only, and keep a scrap sheet underneath.
The download won't open on my phone	Kits are .zip files. Open the Files app, tap the zip to unzip, then open the PDF.
The PDF opens in my browser and prints oddly	Download it and open it in Adobe Acrobat Reader or Preview instead.
Laminated page has bubbles	Let the ink dry longer, feed the sealed edge first, or switch to a thinner pouch.
I lost my download link	Search your inbox for your Petty Cash Club order email, or reply to it and we'll help.

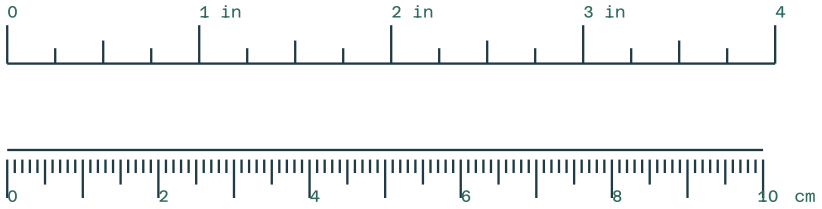
still stuck? reply to your order email and we'll sort it ✦

printer test page

Print this page at Actual size before any big print job. It checks scale, color, fine lines and two-sided printing on one sheet.

1 · SCALE CHECK

This ruler should measure exactly **4 inches** on the top marks and **10 cm** on the bottom marks. If it's shorter, turn off "Fit to page".



2 · COLOR CHECK

All eight squares should look clean and even, with no stripes. Streaks mean it's time for a nozzle check.



3 · GRAY + LINE CHECK

You should see ten separate steps and five lines, thinnest to thickest. Missing thin lines? Choose a higher quality setting.



front ↑

Print this page two-sided with any other page.

Hold it up to a window: the back should read the same way up.

4 · EDGE CHECK

All four pine corner marks should be visible. If one is missing, your printer's margin is bigger than usual, so use Fit to page for designs that run close to the edge.

pen + marker tester

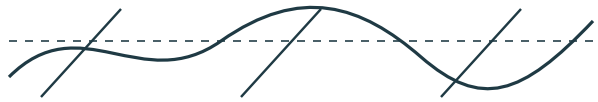
Print this on the paper you plan to track on. Swatch each pen, write its name on the line, then flip the page over to see what bled through.

BLEND TEST

Color a light shade, then overlap a darker one. Does it blend smoothly, or streak?

LINE TEST

Color over these printed lines and see if the black smudges.



MY VERDICTS

PEN / MARKER	PAPER	BLEED?	VERDICT

supplies + print log

Tick off what you have, circle what you want (once it's in the budget), and keep a record of what worked so next month is easier.

paper

- [ ] Copy paper 75 – 90 gsm
- [ ] Premium paper 120 gsm
- [ ] Cardstock 216 gsm / 80 lb
- [ ] Cardstock 270 gsm / 100 lb
- [ ] Mint or sky cardstock
- [ ] Matte photo paper

tracking

- [ ] Colored pencils
- [ ] Gel pens
- [ ] Fineliners
- [ ] Highlighters
- [ ] Dot markers or daubers
- [ ] Dot stickers
- [ ] Blotter sheets

finishing

- [ ] Paper trimmer
- [ ] Bone folder
- [ ] Corner rounder
- [ ] Glue stick or tape
- [ ] Laminator + pouches
- [ ] Sheet protectors
- [ ] Wet + dry-erase markers
- [ ] Binder + zip pockets

PRINT LOG

PRINTABLE	PAPER	SETTINGS	NOTES FOR NEXT TIME

petty cash club · budgeting, but feral