



Organizer

October – December 2026

Lite

penny-free.com

This book belongs to

Organizer

October – December 2026

◆

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Lite edition · October 2026

Penny-Free Press · penny-free.com

penny-free.com

October – December 2026

October 2026

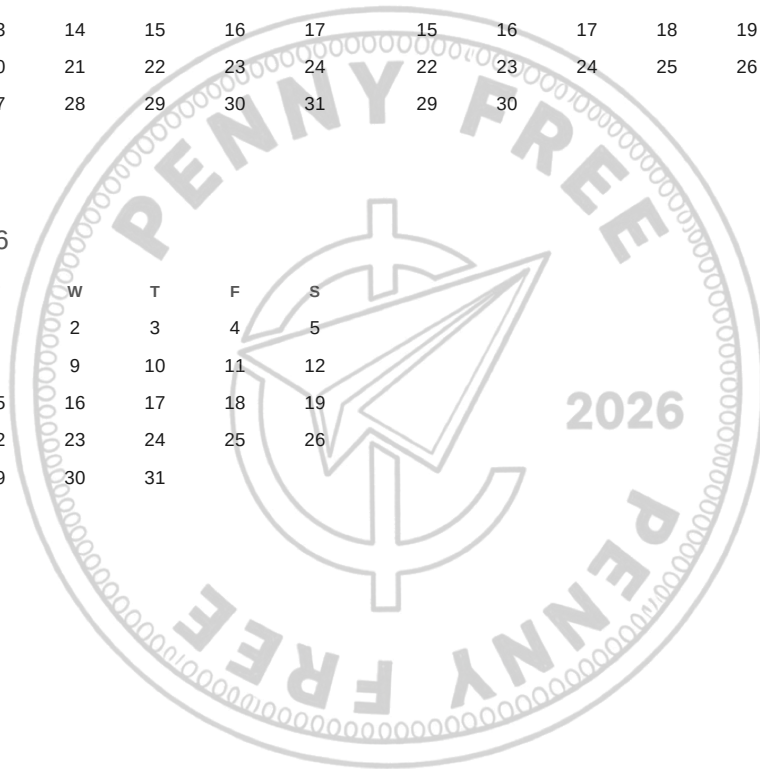
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November 2026

S	M	T	W	T	F	S
				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	

December 2026

S	M	T	W	T	F	S
		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	31		



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CALENDAR

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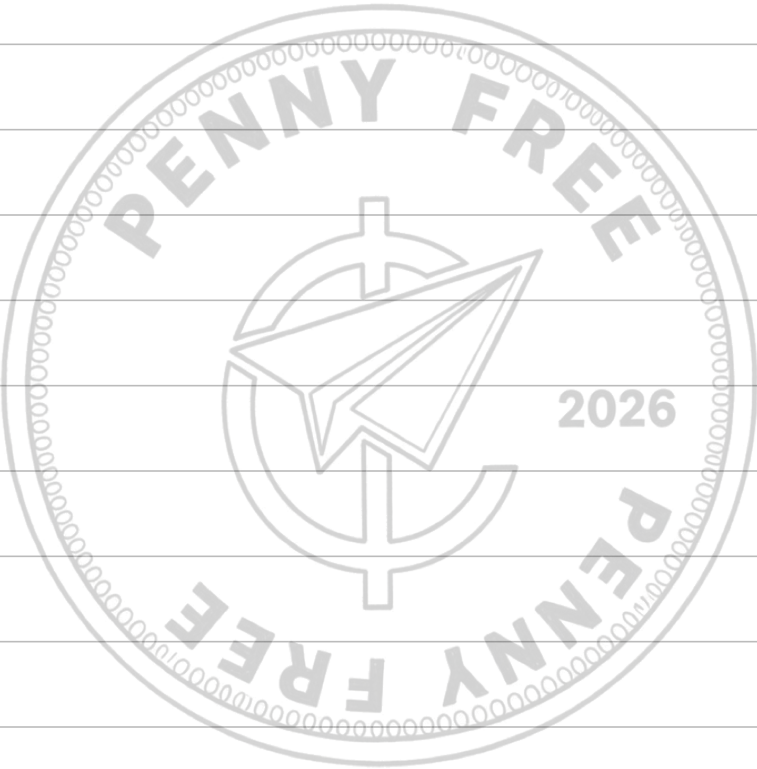
FINANCE

PROJECTS

NOTES

Goals

2027



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- CALENDAR
- WEEKLY
- MONTHS
- GOALS**
- FINANCE
- PROJECTS
- NOTES

2027 Vision →

2027 Vision

Vision Board

CALENDAR

WEEKLY

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

Personal

Health

Family

Career

2026

Finance

Fun & Travel

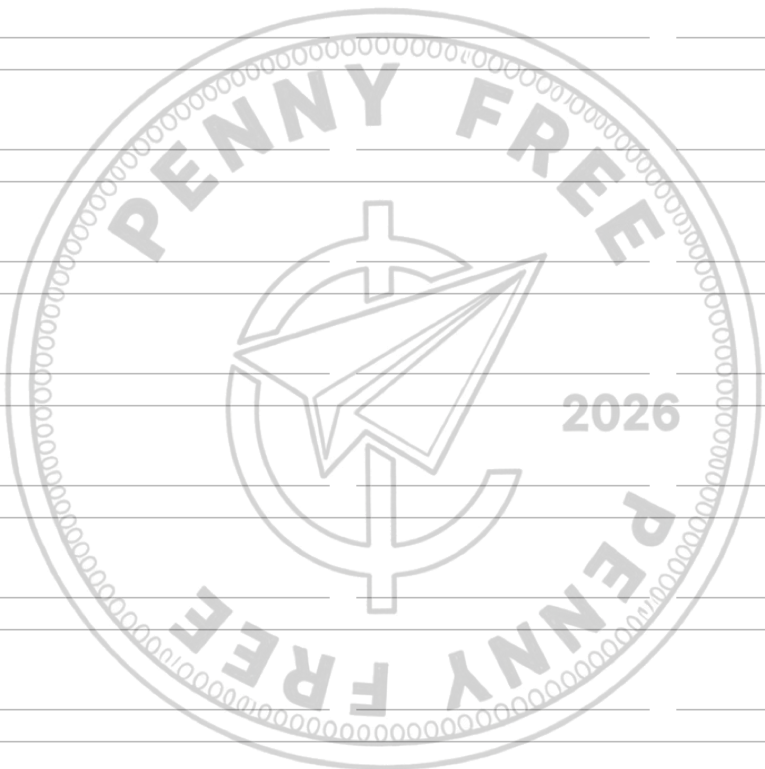
penny-free.com

Top 10 goals →

Top 10 Goals

2027 Vision

	Goal	Why it matters	Success looks like
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			



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- CALENDAR
- WEEKLY
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- GOALS
- FINANCE
- PROJECTS
- NOTES

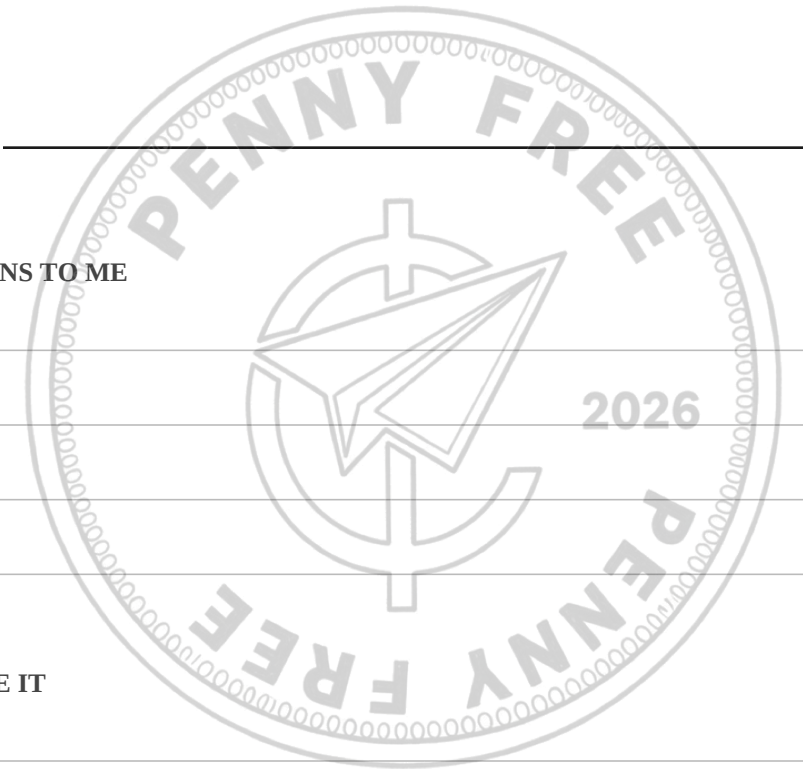
Word of the year →

Word of the Year

2027 Vision



One word to steer the year. Write it big:



WHAT IT MEANS TO ME

HOW I'LL LIVE IT

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CALENDAR

WEEKLY

MONTHS

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FINANCE

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NOTES

Ideal week →

My Ideal Week

2027 Vision

MON

TUE

WED

THU

FRI

SAT

SUN

Morning

Afternoon

Evening

penny-free.com

NOTES

CALENDAR

WEEKLY

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NOTES

Quarterly check-in →

Quarterly Check-In

2027

Q1 – Jan to Mar

Q2 – Apr to Jun

Q3 – Jul to Sep

Q4 – Oct to Dec



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CALENDAR

WEEKLY

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

Quarterly goals →

Q1 Goals

January – March 2027

THE GOAL

ACTION STEPS

☐

☐

☐

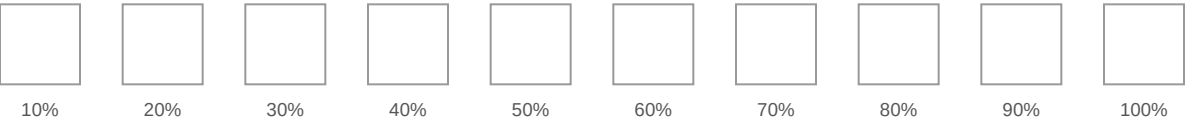
☐

☐

☐

PROGRESS TRACKER

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Quarter progress %

CALENDAR

WEEKLY

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October

2026

CALENDAR

S M T W T F S

			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	31		

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November

2026

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S M T W T F S

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	penny-free.com				

WEEKLY

MONTHS

GOALS

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December

2026

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S M T W T F S

		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	31		

WEEKLY

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

September 27 – October 3, 2026

Sun 27

Mon 28

Tue 29

Wed 30

Thu 1

October

Fri 2

penny-free.com

October

Sat 3

October

CALENDAR

WEEKLY

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

Next week →

October 4 – 10, 2026

Sun 4

October

CALENDAR

Mon 5

October

WEEKLY

Tue 6

October

MONTHS

Wed 7

October

GOALS

Thu 8

October

FINANCE

Fri 9

penny-free.com

October

PROJECTS

Sat 10

October

NOTES

October 11 – 17, 2026

Sun 11

October

CALENDAR

Mon 12

October

WEEKLY

Tue 13

October

MONTHS

Wed 14

October

GOALS

Thu 15

October

FINANCE

Fri 16

penny-free.com

October

PROJECTS

Sat 17

October

NOTES

October 18 – 24, 2026

Sun 18

October

CALENDAR

Mon 19

October

WEEKLY

Tue 20

October

MONTHS

Wed 21

October

GOALS

Thu 22

October

FINANCE

Fri 23

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October

PROJECTS

Sat 24

October

NOTES

October 25 – 31, 2026

Sun 25

October

CALENDAR

Mon 26

October

WEEKLY

Tue 27

October

MONTHS

Wed 28

October

GOALS

Thu 29

October

FINANCE

Fri 30

penny-free.com

October

PROJECTS

Sat 31

October

NOTES

November 1 – 7, 2026

Sun 1

November

CALENDAR

Mon 2

November

WEEKLY

Tue 3

November

MONTHS

Wed 4

November

GOALS

Thu 5

November

FINANCE

Fri 6

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November

PROJECTS

Sat 7

November

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Next week →

November 8 – 14, 2026

Sun 8

November

CALENDAR

Mon 9

November

WEEKLY

Tue 10

November

MONTHS

Wed 11

November

GOALS

Thu 12

November

FINANCE

Fri 13

penny-free.com

November

PROJECTS

Sat 14

November

NOTES

November 15 – 21, 2026

Sun 15

November

CALENDAR

Mon 16

November

WEEKLY

Tue 17

November

MONTHS

Wed 18

November

GOALS

Thu 19

November

FINANCE

Fri 20

penny-free.com

November

PROJECTS

Sat 21

November

NOTES

November 22 – 28, 2026

Sun 22

November

CALENDAR

Mon 23

November

WEEKLY

Tue 24

November

MONTHS

Wed 25

November

GOALS

Thu 26

November

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Fri 27

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PROJECTS

Sat 28

November

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November 29 – December 5, 2026

Sun 29

November

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Mon 30

November

WEEKLY

Tue 1

December

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Wed 2

December

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Thu 3

December

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Fri 4

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Sat 5

December

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December 6 – 12, 2026

Sun 6

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Mon 7

December

WEEKLY

Tue 8

December

MONTHS

Wed 9

December

GOALS

Thu 10

December

FINANCE

Fri 11

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PROJECTS

Sat 12

December

NOTES

December 13 – 19, 2026

Sun 13

December

CALENDAR

Mon 14

December

WEEKLY

Tue 15

December

MONTHS

Wed 16

December

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Thu 17

December

FINANCE

Fri 18

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PROJECTS

Sat 19

December

NOTES

December 20 – 26, 2026

Sun 20

December

CALENDAR

Mon 21

December

WEEKLY

Tue 22

December

MONTHS

Wed 23

December

GOALS

Thu 24

December

FINANCE

Fri 25

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Sat 26

December

NOTES

December 27, 2026 – January 2, 2027

Sun 27

December

CALENDAR

Mon 28

December

WEEKLY

Tue 29

December

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Wed 30

December

GOALS

Thu 31

December

FINANCE

Fri 1

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PROJECTS

Sat 2

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October

2026



S	M	T	W	T	F	S
				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	31

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Tap a day to jump to it.

Habit tracker →

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Monthly Focus

October 2026

TOP 3 GOALS

☐

☐

☐

IMPORTANT DATES

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Habit Tracker

October 2026

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WEEKLY

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1 T

2 F

3 S

4 S

5 M

6 T

7 W

8 T

9 F

10 S

11 S

12 M

13 T

14 W

15 T

16 F

17 S

18 S

19 M

20 T

21 W

22 T

23 F

24 S

25 S

26 M

27 T

28 W

29 T

30 F

31 S

MONTHLY SUCCESS % of days completed

Thursday, October 1, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

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NOTES

Next day →

Friday, October 2, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

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NOTES

← Previous day

Next day →

Saturday, October 3, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

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NOTES

← Previous day

Next day →

Sunday, October 4, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

MONTHS

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PROJECTS

NOTES

← Previous day

Next day →

Monday, October 5, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

MONTHS

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NOTES

← Previous day

Next day →

Tuesday, October 6, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

GOALS

FINANCE

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NOTES

← Previous day

Next day →

Wednesday, October 7, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

← Previous day

Next day →

Thursday, October 8, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

← Previous day

Next day →

Friday, October 9, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

← Previous day

Next day →

Saturday, October 10, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

← Previous day

Next day →

Sunday, October 11, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

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NOTES

← Previous day

Next day →

Monday, October 12, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

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penny-free.com

CALENDAR

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← Previous day

Next day →

Tuesday, October 13, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

MONTHS

GOALS

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PROJECTS

NOTES

← Previous day

Next day →

Wednesday, October 14, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

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penny-free.com

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← Previous day

Next day →

Thursday, October 15, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

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← Previous day

Next day →

Friday, October 16, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Saturday, October 17, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

MONTHS

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NOTES

← Previous day

Next day →

Sunday, October 18, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

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penny-free.com

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← Previous day

Next day →

Monday, October 19, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

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6 PM

7 PM

NOTES

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← Previous day

Next day →

Tuesday, October 20, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

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6 PM

7 PM

NOTES

penny-free.com

CALENDAR

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← Previous day

Next day →

Wednesday, October 21, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

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2 PM

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6 PM

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← Previous day

Next day →

Thursday, October 22, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

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9 AM

10 AM

11 AM

12 PM

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2 PM

3 PM

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6 PM

7 PM

NOTES

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← Previous day

Next day →

Friday, October 23, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

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9 AM

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11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

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6 PM

7 PM

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← Previous day

Next day →

Saturday, October 24, 2026

TOP THREE

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SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

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4 PM

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7 PM

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← Previous day

Next day →

Sunday, October 25, 2026

TOP THREE

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SCHEDULE

7 AM

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11 AM

12 PM

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4 PM

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7 PM

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← Previous day

Next day →

Monday, October 26, 2026

TOP THREE

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SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

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7 PM

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← Previous day

Next day →

Tuesday, October 27, 2026

TOP THREE

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SCHEDULE

7 AM

8 AM

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11 AM

12 PM

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Wednesday, October 28, 2026

TOP THREE

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SCHEDULE

7 AM

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11 AM

12 PM

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6 PM

7 PM

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Next day →

Thursday, October 29, 2026

TOP THREE

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SCHEDULE

7 AM

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10 AM

11 AM

12 PM

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4 PM

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6 PM

7 PM

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Next day →

Friday, October 30, 2026

TOP THREE

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SCHEDULE

7 AM

8 AM

9 AM

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11 AM

12 PM

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2 PM

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6 PM

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Saturday, October 31, 2026

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SCHEDULE

7 AM

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11 AM

12 PM

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6 PM

7 PM

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October

2026 · In Review

WINS

LESSONS LEARNED

BIGGEST ACHIEVEMENT

BIGGEST CHALLENGE

HABIT SCORE _____ %

MONEY SAVED \$ _____

WHAT I'LL IMPROVE NEXT MONTH penny-free.com

NEXT MONTH'S FOCUS

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S	M	T	W	T	F	S
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					

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Tap a day to jump to it.

Habit tracker →

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Monthly Focus

November 2026

TOP 3 GOALS

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IMPORTANT DATES

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Habit Tracker

November 2026

NOVEMBER 2020

◆

1 S								
2 M								
3 T								
4 W								
5 T								
6 F								
7 S								
8 S								
9 M								
10 T								
11 W								
12 T								
13 F								
14 S								
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2026

penny-free.com

CALENDAR

WEEKLY

MONTHS

GOALS

FINANCE

PROJECTS

NOTES

MONTHLY SUCCESS _____ % of days completed

Sunday, November 1, 2026

TOP THREE

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SCHEDULE

7 AM

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NOTES

penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Monday, November 2, 2026

TOP THREE

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NOTES

penny-free.com

CALENDAR

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PROJECTS

NOTES

← Previous day

Next day →

Tuesday, November 3, 2026

TOP THREE

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NOTES

penny-free.com

CALENDAR

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PROJECTS

NOTES

← Previous day

Next day →

Wednesday, November 4, 2026

TOP THREE

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penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Thursday, November 5, 2026

TOP THREE

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NOTES

penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Friday, November 6, 2026

TOP THREE

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penny-free.com

CALENDAR

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NOTES

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Next day →

Saturday, November 7, 2026

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← Previous day

Next day →

Sunday, November 8, 2026

TOP THREE

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← Previous day

Next day →

Monday, November 9, 2026

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← Previous day

Next day →

Tuesday, November 10, 2026

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← Previous day

Next day →

Wednesday, November 11, 2026

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← Previous day

Next day →

Thursday, November 12, 2026

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← Previous day

Next day →

Friday, November 13, 2026

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← Previous day

Next day →

Saturday, November 14, 2026

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← Previous day

Next day →

Sunday, November 15, 2026

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← Previous day

Next day →

Monday, November 16, 2026

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← Previous day

Next day →

Tuesday, November 17, 2026

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← Previous day

Next day →

Thursday, November 19, 2026

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← Previous day

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← Previous day

Next day →

Saturday, November 21, 2026

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← Previous day

Next day →

Sunday, November 22, 2026

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← Previous day

Next day →

Monday, November 23, 2026

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Next day →

Tuesday, November 24, 2026

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Next day →

Wednesday, November 25, 2026

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Thursday, November 26, 2026

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Next day →

Friday, November 27, 2026

TOP THREE

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Next day →

Saturday, November 28, 2026

TOP THREE

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Next day →

Sunday, November 29, 2026

TOP THREE

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Next day →

Monday, November 30, 2026

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November

2026 · In Review

WINS

LESSONS LEARNED

BIGGEST ACHIEVEMENT

BIGGEST CHALLENGE

HABIT SCORE _____ %

MONEY SAVED

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WHAT I'LL IMPROVE NEXT MONTH penny-free.com

NEXT MONTH'S FOCUS

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December

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Tap a day to jump to it.

Habit tracker →

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Monthly Focus

December 2026

TOP 3 GOALS

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IMPORTANT DATES

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Habit Tracker

December 2026

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MONTHLY SUCCESS % of days completed

Tuesday, December 1, 2026

TOP THREE

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penny-free.com

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Next day →

Wednesday, December 2, 2026

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← Previous day

Next day →

Thursday, December 3, 2026

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NOTES

penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Friday, December 4, 2026

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NOTES

penny-free.com

CALENDAR

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NOTES

← Previous day

Next day →

Saturday, December 5, 2026

TOP THREE

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NOTES

penny-free.com

CALENDAR

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NOTES

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Next day →

Sunday, December 6, 2026

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← Previous day

Next day →

Monday, December 7, 2026

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NOTES

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Next day →

Tuesday, December 8, 2026

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← Previous day

Next day →

Wednesday, December 9, 2026

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Next day →

Thursday, December 10, 2026

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Next day →

Friday, December 11, 2026

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← Previous day

Next day →

Saturday, December 12, 2026

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← Previous day

Next day →

Sunday, December 13, 2026

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← Previous day

Next day →

Monday, December 14, 2026

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← Previous day

Next day →

Tuesday, December 15, 2026

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← Previous day

Next day →

Wednesday, December 16, 2026

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Thursday, December 17, 2026

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Friday, December 18, 2026

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Saturday, December 19, 2026

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Monday, December 21, 2026

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Friday, December 25, 2026

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Saturday, December 26, 2026

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Sunday, December 27, 2026

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← Previous day

Next day →

Wednesday, December 30, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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CALENDAR

MONTHS

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← Previous day

Next day →

Thursday, December 31, 2026

TOP THREE

☐☐☐

SCHEDULE

7 AM

8 AM

9 AM

10 AM

11 AM

12 PM

1 PM

2 PM

3 PM

4 PM

5 PM

6 PM

7 PM

NOTES

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← Previous day

December

2026 · In Review

WINS

LESSONS LEARNED

BIGGEST ACHIEVEMENT

BIGGEST CHALLENGE

HABIT SCORE _____ %

MONEY SAVED \$ _____

WHAT I'LL IMPROVE NEXT MONTH penny-free.com

NEXT MONTH'S FOCUS

CALENDAR

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GOALS

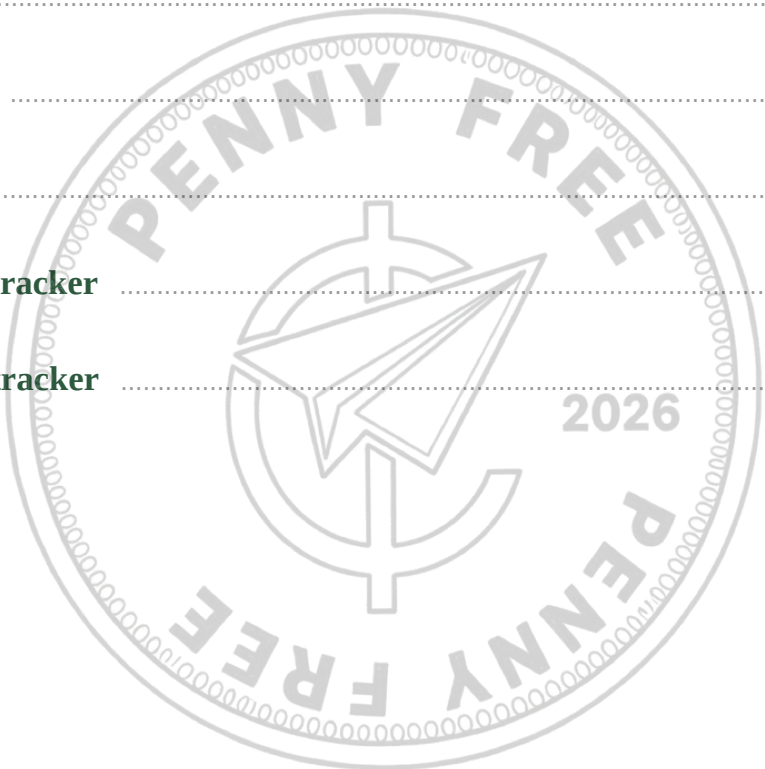
FINANCE

PROJECTS

NOTES

Finance

Monthly budgets	3 pages
Expense log	1 page
Savings goals	1 page
Debt tracker	1 page
Subscription tracker	1 page
Bill payment tracker	1 page



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- CALENDAR
- WEEKLY
- MONTHS
- GOALS
- FINANCE
- PROJECTS
- NOTES

Budget

October 2026

INCOME

EXPENSES

Category

Budget

Actual

2026

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Income

Expenses

Left

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Budget

November 2026

INCOME

EXPENSES

Category

Budget

Actual

2026

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Income

Expenses

Left

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Budget

December 2026

INCOME

EXPENSES

Category

Budget

Actual

2026

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Income

Expenses

Left

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Expense Log

[illegible]

Savings Goals

Goal _____

Target \$ _____ Saved \$ _____

[illegible]

Goal _____

Target \$ _____ Saved \$ _____

[illegible]

Goal	2020
------	------

Target \$ _____ Saved \$ _____

[illegible]

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Debt Tracker

[illegible]

Cross out a row when the debt is gone.

Subscription Tracker

Service

Cost

Renews

Notes

CALENDAR

WEEKLY

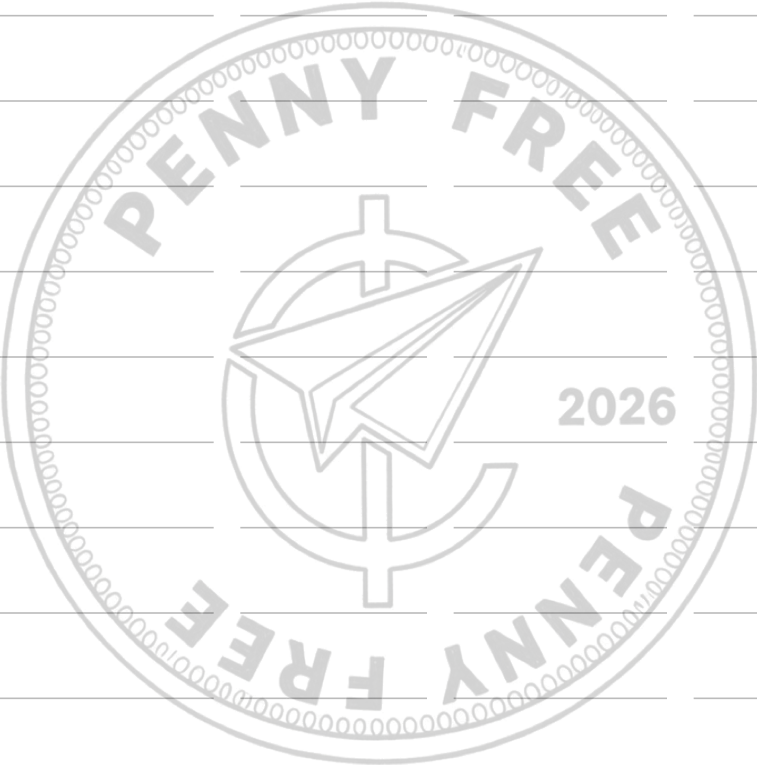
MONTHS

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Bill Payment Tracker

Mark each month as you pay.

[illegible]

Future Log

October – December 2026

October 2026

November 2026

December 2026

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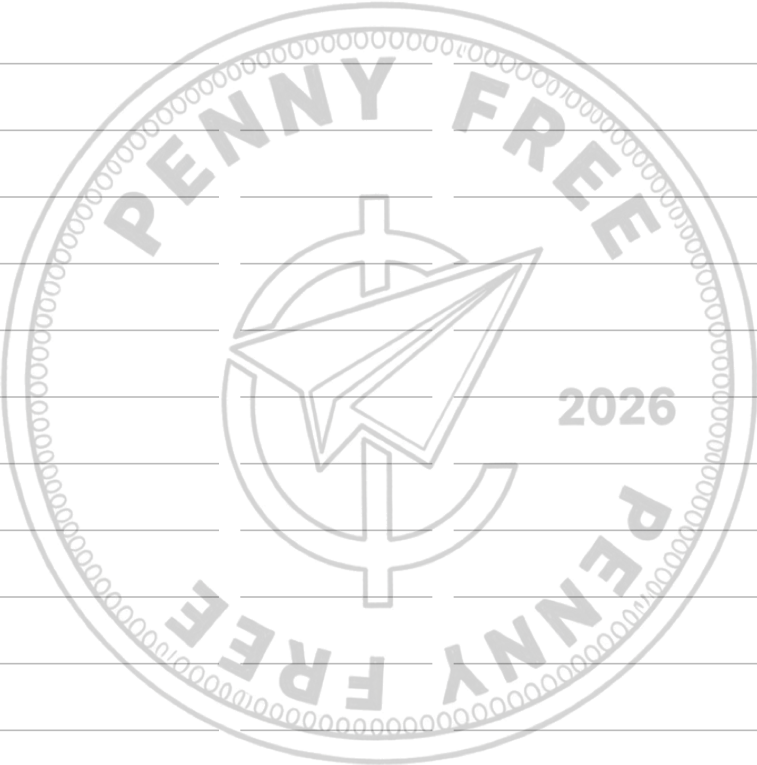
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Important Dates

Name

Date

Notes



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CALENDAR

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Contacts

[illegible]

Projects

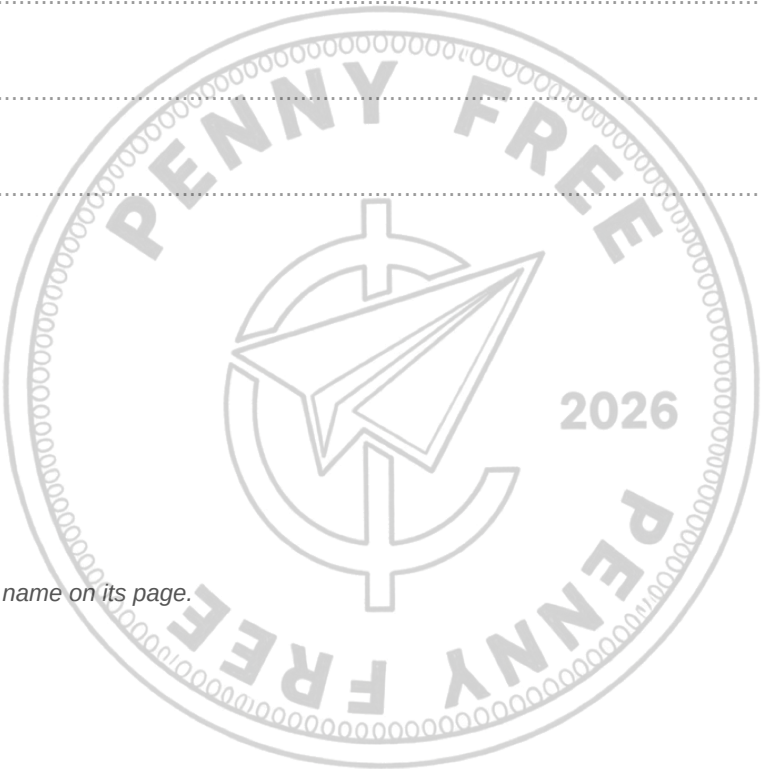
Dashboard

Project 1

Project 2

Project 3

Give each project a name on its page.



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CALENDAR

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Project Dashboard

Project	Priority	Deadline	Status	Milestones	
					CALENDAR
					WEEKLY
					MONTHS
					GOALS
					FINANCE
					PROJECTS
					NOTES

Project

Deadline _____

GOAL

MILESTONES

☐

☐

☐

☐

☐

☐

☐

NOTES



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CALENDAR

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Project

Deadline _____

GOAL

MILESTONES

- ☐
- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

NOTES



CALENDAR

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Project

Deadline _____

GOAL

MILESTONES

☐

☐

☐

☐

☐

☐

☐

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Reading Tracker

Title Author Started Finished Rating /5

CALENDAR

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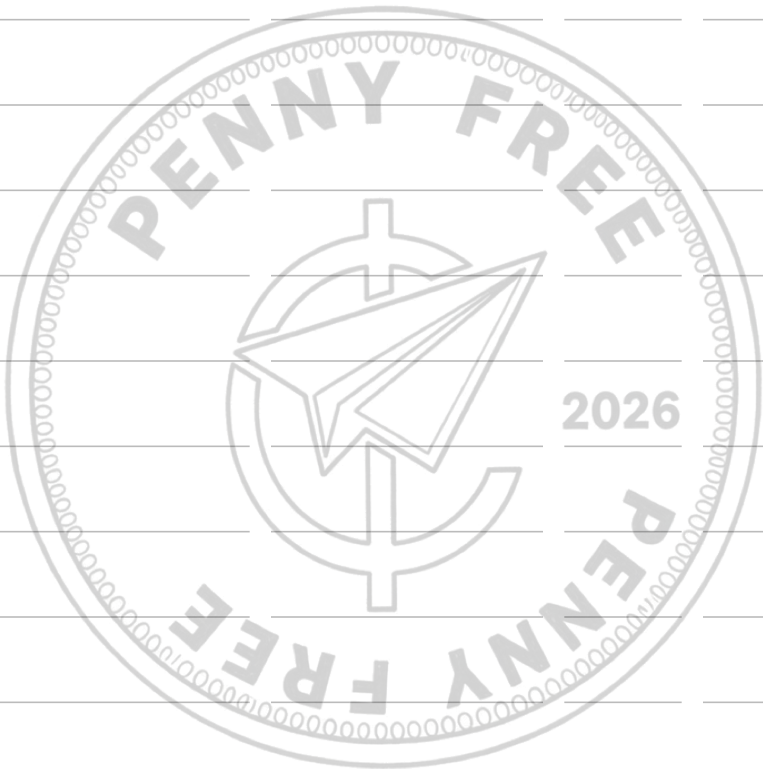
MONTHS

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Password Tracker

Hints only — never write your actual password here.

[illegible]

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Traceables

Trace over the gray shapes with your pen.



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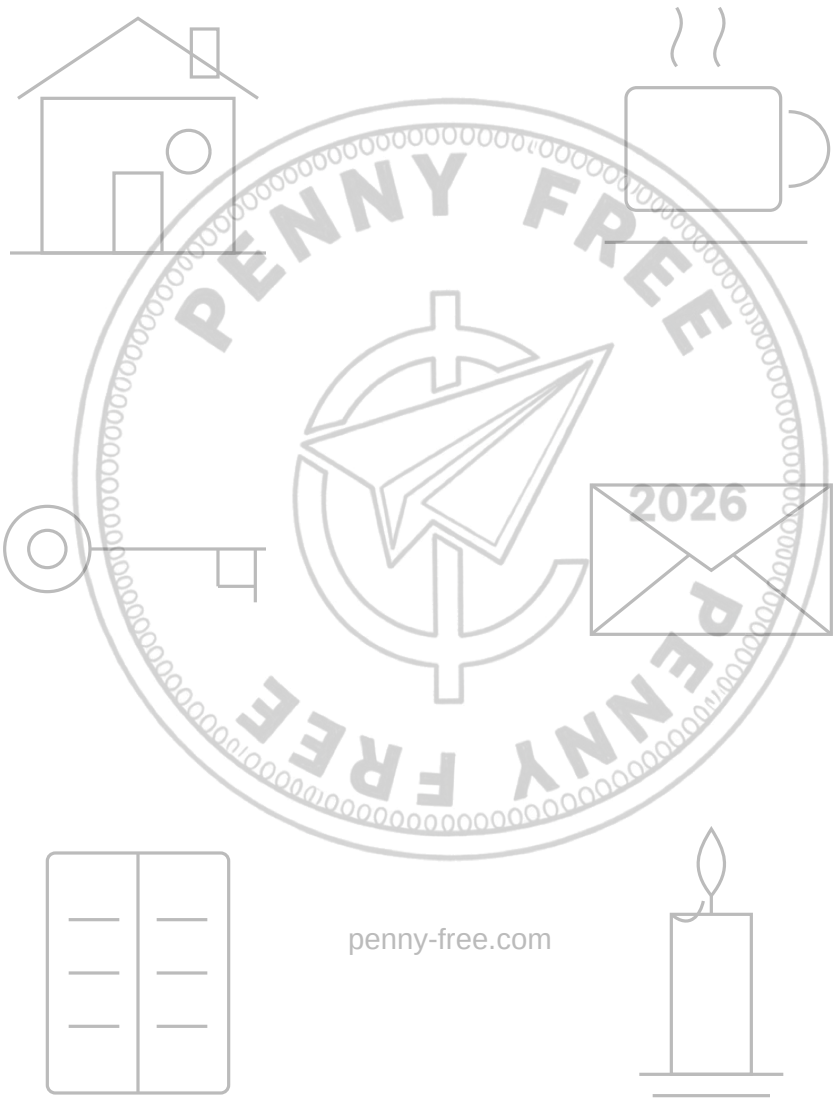
FINANCE

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Traceables

Trace over the gray shapes with your pen.



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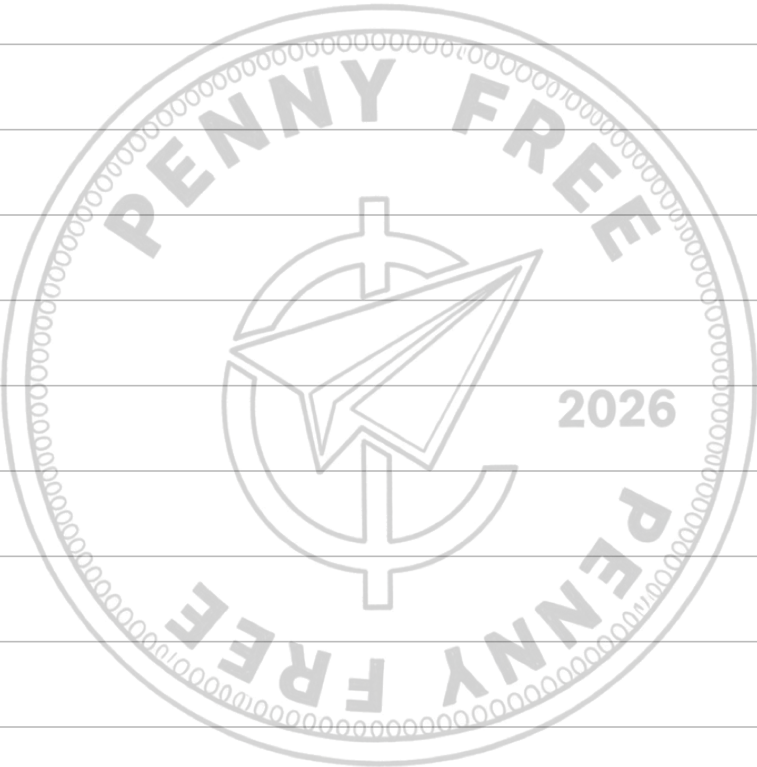
GOALS

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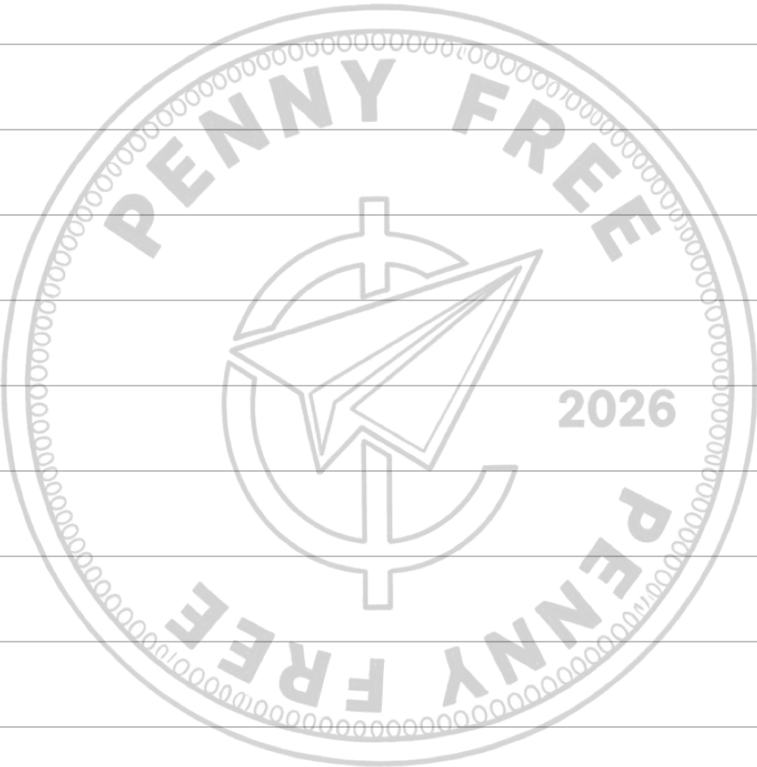
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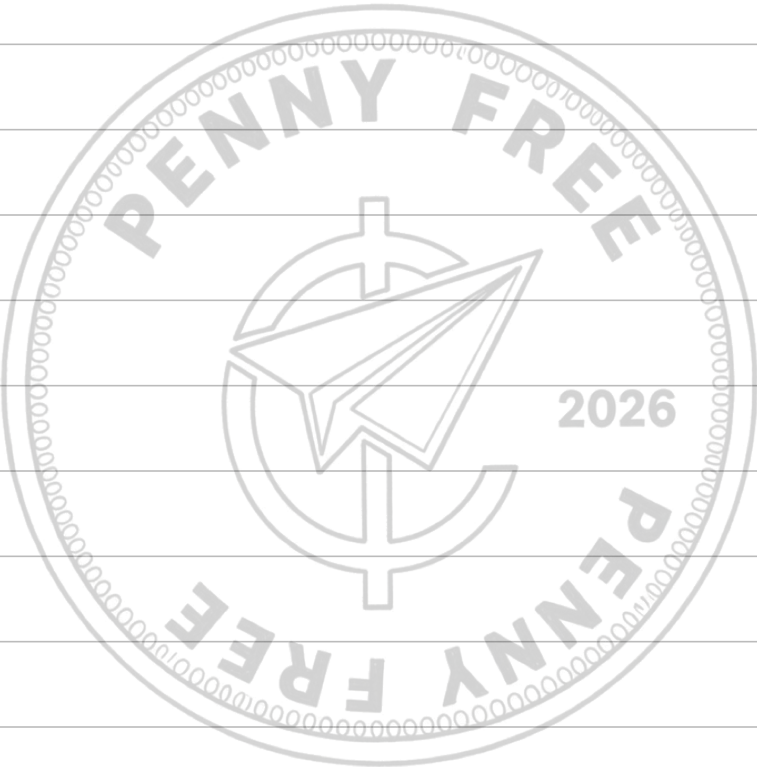
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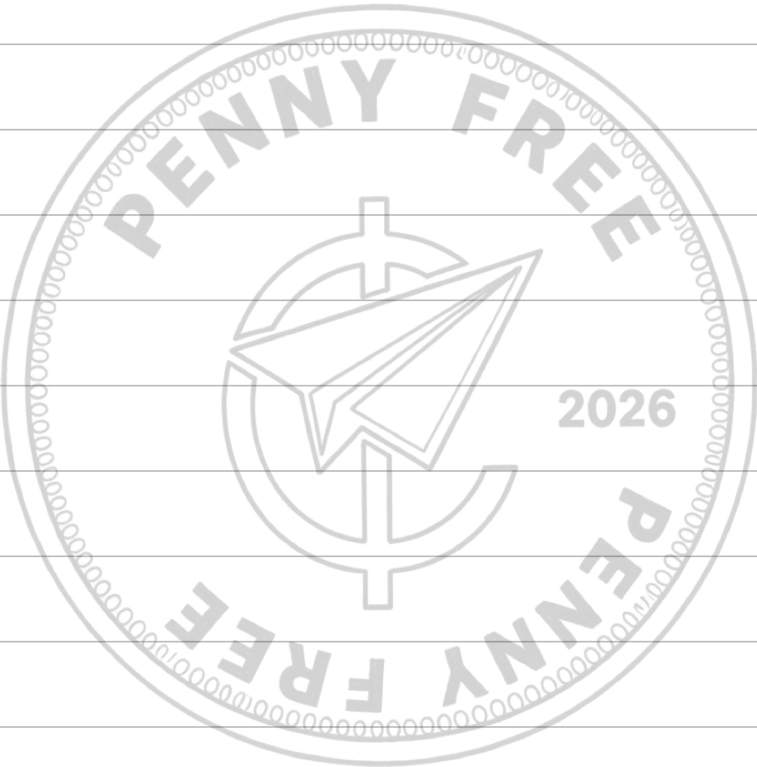
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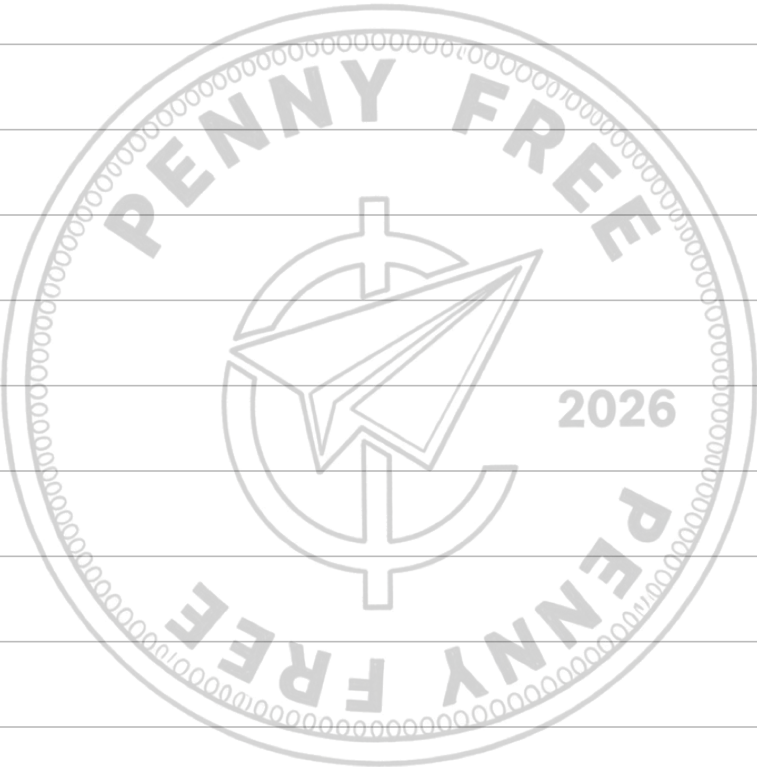
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Before you dive in — a quick heads-up

This Lite edition is the full organizer at work — every link, every tracker, every page type — covering three months, October to December 2026, with some sections in miniature.

If you like this and find it useful, you may want to upgrade early before you run out of room when it really counts.

The full Organizer runs sixteen months — October 2026 to January 2028 — with every section complete: sixteen monthly budgets, a full run of weekly and daily pages, twenty notes pages, and room for six projects.

Find the full Organizer in the Penny-Free Press shop on Etsy:

penny-free.com

— *Patrick, Penny-Free Press*

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