

The Manifesting Bank Ledger

A printable journal for wiring money to future you. Every page has a figure, a date and a balance, because a goal you can check is a goal that moves.

ACCOUNT HOLDER _____

LEDGER OPENED _____

MY FIRST VISION _____

4

vision accounts

8

weekly statements

52

-week tracker

3

universe checks



Scan to open your account. The app keeps the running balance, the percentage and the run-rate for you. No real money moves; the intention does.



Five steps, one number

1. **Name the vision.** One thing per account: a trip, a deposit, a buffer, a car. Give it a name you would be glad to read every week.
2. **Price it to the dollar.** Use real quotes or listings. "More money" cannot be checked. \$3,400 can.
3. **Date it to the month.** Pick the month you want it. The date turns the figure into a rate.
4. **Divide.** $\text{Figure} \div \text{weeks to the date} = \text{your weekly amount}$. If it makes you flinch, keep it. If it makes you laugh, move the date.
5. **Wire it every week.** Write each transfer on the account page, move the same amount into a real savings pot, and fill in a weekly statement on Sunday.

WORKED EXAMPLE

VISION	Lisbon for a week
FIGURE	\$3,400
DATE	June 1, 2027
WEEKS TO GO	36
WEEKLY AMOUNT	$\$3,400 \div 36 = \$95$
SCRIPT LINE	"I am so grateful that \$3,400 for Lisbon sits ready on June 1, 2027."

Missed a week? Write \$0 and carry on. A visible gap beats a clean page that hides one.

Windfall? Log it as its own transfer. Then redo the weekly amount: $\text{gap} \div \text{weeks left}$.

Finished? Write the date in the 100% box, then open a new account page.



GOAL FIGURE \$	TARGET DATE
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WEEKS TO GO _____ WEEKLY AMOUNT \$ _____

SCRIPT LINE	
1	[REDACTED]
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50%
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75%
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100% REACHED ON



GOAL FIGURE \$	TARGET DATE
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WEEKS TO GO	WEEKLY AMOUNT \$
1	100
2	200
3	300
4	400
5	500
6	600
7	700
8	800
9	900
10	1000
11	1100
12	1200
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39	3900
40	4000
41	4100
42	4200
43	4300
44	4400
45	4500
46	4600
47	4700
48	4800
49	4900
50	5000

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100% REACHED ON



GOAL FIGURE \$	TARGET DATE
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WEEKS TO GO	WEEKLY AMOUNT \$
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GOAL FIGURE \$	TARGET DATE
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WEEKS TO GO WEEKLY AMOUNT \$

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100% REACHED ON



Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____

Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____



Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____

Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____



Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____

Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____



Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____

Week of _____

VISION _____

GOAL FIGURE \$ _____ BALANCE LAST WEEK \$ _____

TRANSFERRED THIS WEEK \$ _____ BALANCE NOW \$ _____

GAP TO GOAL \$ _____ WEEKS LEFT _____

THIS WEEK'S REAL FIGURE (GAP ÷ WEEKS LEFT) \$ _____

ONE SIGN I NOTICED _____

ONE DECISION I MADE DIFFERENTLY _____

NOTES _____



\$1 to \$52, total \$1,378

Tick the box when the week's amount is moved. The small figure is the running total. Going in reverse? Start at week 52.

SAVING FOR _____

☐ WK 1 \$1 \$1	☐ WK 2 \$3 \$2	☐ WK 3 \$6 \$3	☐ WK 4 \$10 \$4	☐ WK 5 \$15 \$5	☐ WK 6 \$21 \$6
☐ WK 7 \$28 \$7	☐ WK 8 \$36 \$8	☐ WK 9 \$45 \$9	☐ WK 10 \$55 \$10	☐ WK 11 \$66 \$11	☐ WK 12 \$78 \$12
☐ WK 13 \$91 \$13	☐ WK 14 \$105 \$14	☐ WK 15 \$120 \$15	☐ WK 16 \$136 \$16	☐ WK 17 \$153 \$17	☐ WK 18 \$171 \$18
☐ WK 19 \$190 \$19	☐ WK 20 \$210 \$20	☐ WK 21 \$231 \$21	☐ WK 22 \$253 \$22	☐ WK 23 \$276 \$23	☐ WK 24 \$300 \$24
☐ WK 25 \$325 \$25	☐ WK 26 \$351 \$26	☐ WK 27 \$378 \$27	☐ WK 28 \$406 \$28	☐ WK 29 \$435 \$29	☐ WK 30 \$465 \$30
☐ WK 31 \$496 \$31	☐ WK 32 \$528 \$32	☐ WK 33 \$561 \$33	☐ WK 34 \$595 \$34	☐ WK 35 \$630 \$35	☐ WK 36 \$666 \$36
☐ WK 37 \$703 \$37	☐ WK 38 \$741 \$38	☐ WK 39 \$780 \$39	☐ WK 40 \$820 \$40	☐ WK 41 \$861 \$41	☐ WK 42 \$903 \$42
☐ WK 43 \$946 \$43	☐ WK 44 \$990 \$44	☐ WK 45 \$1,035 \$45	☐ WK 46 \$1,081 \$46	☐ WK 47 \$1,128 \$47	☐ WK 48 \$1,176 \$48
☐ WK 49 \$1,225 \$49	☐ WK 50 \$1,275 \$50	☐ WK 51 \$1,326 \$51	☐ WK 52 \$1,378 \$52		



The Bank of the Universe

Backed by the full faith and credit of future you.

DATE

PAY TO THE ORDER OF

\$

DOLLARS

MEMO

THE UNIVERSE

⌚ 000111 ⌚ 777888999 ⌚ 0001

*Guaranteed by Manifesting Bank, which is not a bank and moves no money,
but believes in you.*

The Bank of the Universe

Backed by the full faith and credit of future you.

DATE

PAY TO THE ORDER OF

\$

DOLLARS

MEMO

THE UNIVERSE

⌚ 000111 ⌚ 777888999 ⌚ 0002

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The Bank of the Universe

Backed by the full faith and credit of future you.

DATE

PAY TO THE ORDER OF

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DOLLARS

MEMO

THE UNIVERSE

⌚ 000111 ⌚ 777888999 ⌚ 0003

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