

A Notion personal finance tracker: a makeover

A full rewrite of a real Gumroad listing with close to a thousand sales and fewer than ten ratings. Benchmarked against four Notion finance templates on Gumroad. Ready to paste.

CURRENT COVER · DESCRIBED

Wide image on a warm beige background. A small label naming the platform, a large serif product-name headline, and laptop, tablet and phone mockups showing the dashboard. A thin footer strip with the shop name plus tutorial and lifetime-access notes.

Around half a dozen gallery images, all in the same calm beige and dark-brown style.

Seller artwork is not reproduced in this sample.

LISTING

Personal Finance Notion Template, Money Tracker, Notion Budget, Expense Log, Debt Planner, Savings, Investments

Gumroad · digital product · seller and link withheld

~\$10

one-time price
(USD)

<10

ratings, mostly
5★

900+

sales (count
shown on the
listing)

THE VERDICT

The product sells and the design is clean. The listing loses buyers on **proof**: 900+ sales but fewer than 10 ratings, a comma-list title that reads like a tag field, and a description that sells a calm mood instead of showing results. Ask past buyers for ratings, rename it, and turn "No refunds" into an easy way to try it first.

Listing snapshot

FIELD	OBSERVED ON THE PUBLIC LISTING (18 OCT 2026)
Title	Personal Finance Notion Template, Money Tracker, Notion Budget, Expense Log, Debt Planner, Savings, Investments (paraphrased; the original is well over 100 characters of 7 comma-separated phrases)
Price	About \$10 one-time (USD). No pay-what-you-want, no tiers, no discount.
Ratings	Fewer than 10 ratings, mostly 5★ with the odd 4★.
Sales	900+, shown on the listing page.
Discover	Appears on the first page of Gumroad Discover results for relevant budget and finance searches.
Summary	One long sentence listing every module (accounts, budgets, spending, goals, investments, net worth...) with style adjectives up front. (paraphrased; about 250 characters)
Gallery	Around half a dozen wide images: device-mockup cover, feature list, lifestyle tablet photo, screenshot collages (finance, goals, wealth), a features card, and a final warning image about Notion's free-plan chart limit.
Spec details	2 rows (lifetime access, video tutorials).
Description	Several thousand characters: a few short "brand" paragraphs, a long feature list, a who-it's-for list, a numbered page list, then long notes on refunds, licence, language/currency and Notion plan limits.
Refunds	"No refunds allowed" policy shown in the buy box, and repeated in the description.

Diagnosis: the 5 problems costing sales

- 1 900+ buyers, fewer than 10 ratings.** That's about 1 rating per 100+ sales. The two comps with the most ratings have 70+ (at about \$5) and 35+ (pay what you want from about \$9). A Discover shopper sees a single-digit rating count next to those and assumes this one is newer and less proven. It isn't.
- 2 The title is a tag field.** Seven comma-separated phrases, including filler and repeats (two "Notion"s, one-word fillers like "Savings"). Discover cards cut long names short, so most of it isn't seen, and what is seen reads like keyword stuffing next to comps with short, brand-style names.
- 3 The copy sells a mood, not a result.** The opening is abstract (paraphrased):

"...a workflow designed to stay calm and quiet..." · "More than a tracker: a home for your finances..."

It never says what a buyer will see after 10 minutes (e.g. net worth updating when they log a payment) or how long setup takes.
- 4 Three "no"s before "I want this".** A "No refunds allowed" badge, the refund rules again in the body, and a final gallery image that warns about a Notion limitation. There's no way to try it first, even though the same shop already has free templates.
- 5 The key buyer questions are buried.** "Works on the free Notion plan?", "Can I use my currency?", "Mobile?" are only answered at the bottom of the notes. The 2 spec rows don't cover them. One comp uses about 8 spec rows; another states free-plan compatibility right in the specs.

Comparable listings that are selling

All four are Notion finance or budget templates found through Gumroad Discover searches ("notion finance", "notion budget tracker"). Figures as displayed or in public page data, 18 Oct 2026.

LISTING	PRICE	RATINGS	SALES*	WHAT IT DOES BETTER
Comp A: Notion paycheck budget tracker built on the 50/30/20 rule	about \$5	~4.9 · 70+	Not public	One method, named in the cover headline (budget your paycheck with the 50/30/20 rule). Short, plain description. Cheap, simple entry point.
Comp B: Spanish-language Notion finance system	about \$9+ (pay what you want)	~4.9 · 35+	Not public	Spec rows answer the big questions: free-plan compatibility, lifetime access, and a current version number, which shows it's kept up to date.
Comp C: All-in-one Notion finance OS	about \$25	5.0 · ~10	Not public	Concrete numbers (how many connected pages, how many quick-add buttons). A big gallery that includes a video. Links to a live preview. Specs list file size and resolution.
Comp D: Notion yearly budget tracker	about \$12 (+ bundle option)	5.0 · <10	Not public	About 8 spec rows (format, devices, timeframe, skill level, a long list of supported currencies). A free monthly version as a "try first" step. Bonus colour styles, walkthrough video.

*Gumroad shows a sales count only when the seller turns it on. None of these four do, so their sales are unknown. The target's 900+ is shown on its page. Ratings counts are rounded. Comp D has a similarly small rating count; it's included for its spec and free-version setup, not its volume.

Patterns the winners share and the target lacks

1. A name, not a list.

Each comp uses a short, brand-style name plus one clear promise.

2. Specs that answer questions.

Notion Free compatible, currencies, devices, version number.

3. A way in.

Pay what you want (B), a free lite version (D), a live preview (C).

4. Proof of use.

Ratings, a walkthrough video, numbers you can check.

New title

Personal Finance Tracker for Notion: Budget, Bills, Goals & Net Worth in One Dashboard

86 characters. Leads with the phrase buyers search for, then four concrete jobs. No filler words, and it reads as a product name on a Discover card.

ALT A · system angle

Notion Finance Tracker: All-in-One Budget, Debt, Investment & Net Worth System

ALT B · style angle

Minimal Notion Budget Tracker: Expenses, Subscriptions, Savings Goals & Net Worth

New short summary (Gumroad "summary" field)

One calm Notion dashboard for your whole money life: accounts, budgets, bills, goals, investments and net worth. Works on the free Notion plan. Set up in about 10 minutes. 900+ copies sold.

Rewritten description, ready to paste

See all your money on one page.

Most budgets fail because the numbers live in five places. This Notion tracker puts your **accounts, spending, bills, goals, investments and net worth** on one dashboard. Log a payment once and every total, budget and report updates automatically.

What you'll see in the first 10 minutes

- Your live balance across every account, plus what it'll be after upcoming bills
- How much of this month's budget is left, by category, in %
- Every subscription and when it renews next
- Your net worth, with a breakdown of what makes it up

What's inside: 12 connected pages

- 🇺🇸 **Everyday money**: Homepage · Accounts · Income · Expenses · Bills & Subscriptions
- 📊 **Planning**: Monthly Budgeting · Reports (monthly & yearly) · Financial Goals with milestones · Sinking Funds · Wishlist
- 📈 **Wealth**: Investments (holdings, returns, current value) · Property & other assets · Net worth
- 🎯 **Getting Started** guide + video tutorial

Made for

- Freelancers and creatives with more than one income
- Anyone saving for goals or building wealth over time
- People who'd rather use Notion than a spreadsheet

Good to know before you buy

-  **Works on the free Notion plan.** Notion's free plan shows one chart at a time, so you choose which one. Everything else works in full.
-  **Any currency.** Amounts are set up in USD. Change the currency format to EUR, GBP or your own inside Notion, and I'm happy to walk you through it.
-  **Desktop, tablet and phone.** It works wherever you use Notion.
-  **Instant access, lifetime updates.** You duplicate it into your own workspace.

How it works

1. Click "I want this!" and open the link in your email
2. Duplicate the template into your Notion
3. Add your accounts, follow the Getting Started page, and log your first payment

Try my style first

Grab one of the free Notion templates on my profile to see how my setups look and work before you buy.

Need help?

Message me any time; I reply within 24 hours. If something isn't working, I'll fix it with you. Not right for you? Ask within 14 days for a full refund.

FAQ

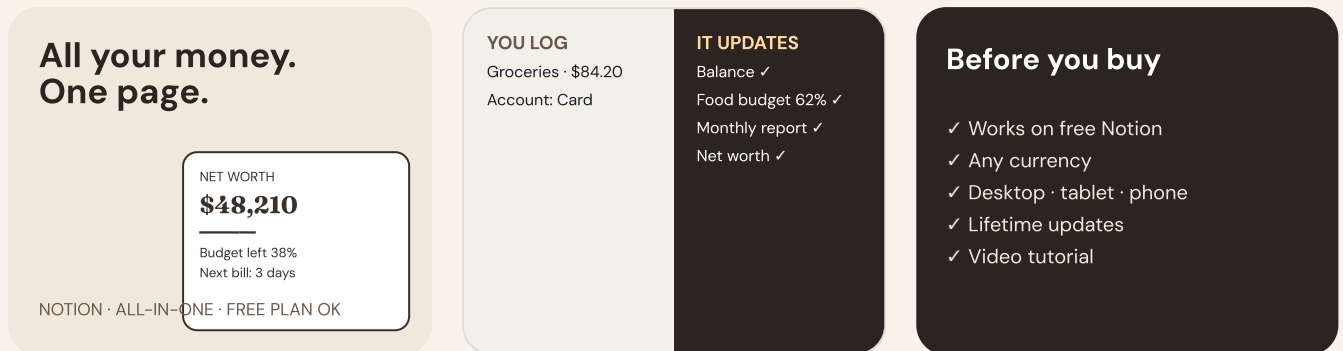
Do I need Notion Plus? No. **Is it a subscription?** No, you pay once. **Can I change the categories?** Yes, everything is editable. Just keep the formula property names as they are.

Licence: for your own use or inside your own team. Please don't resell or share the template.

→ Click "I want this!" and see your whole financial picture tonight.

What changed: it opens with an outcome ("see all your money on one page") instead of four brand paragraphs. The page list is grouped into 3 jobs. The buyer's questions (free plan, currency, devices) come before the purchase, as positives. Refund and licence wording drops from about 1,000 characters to one line plus a help promise. Example names and numbers in the rewrite are fictional; the seller would use their own. The 14-day refund is an option for the seller, not part of the current listing; the Gumroad refund policy would need to match.

Thumbnail & cover concepts



A · "One page" hero

Keeps the brand's beige look. Swaps the 3-device mockup for one large, readable dashboard crop with real-looking sample numbers. Readable at Discover thumbnail size.

B · "Log once" split

Shows the automation in one glance: one entry on the left, four things that update on the right. This is the result the current copy never states.

C · Spec card

Replaces the last "Important notes" warning image. The same facts, now presented as reasons to buy. Put it last in the gallery.

Gallery plan: A as the cover, then B, then the existing finance, goals and wealth collages, each with **one** large screenshot instead of six small ones, then C. Add the existing YouTube tutorial as a gallery video. Comp C is the only comp with a video.

13 tags / keywords

notion finance tracker

notion budget template

personal finance

budget tracker

expense tracker

net worth tracker

subscription tracker

debt tracker

savings goals

sinking funds

investment tracker

notion template

minimalist notion

They cover the platform searches ("notion finance tracker", "notion budget template"), the job searches (expenses, net worth, subscriptions, debt) and the style search ("minimalist notion"). Put the top-priority ones in Gumroad's tags field first. All of them should also appear naturally in the summary and the first lines of the description, which Discover search reads too.

Pricing recommendation

RECOMMENDED

Keep ~\$10 for now

Test about \$13 once the listing has 25+ ratings. Add a free "try first" link (one of the shop's existing free templates) rather than a discount.

Why

- 900+ sales show the price isn't the problem. The comps run from about \$5 (Comp A) to about \$25 (Comp C), so ~\$10 is already in the middle.
- Comp D asks about \$12 and Comp C about \$25 with around 10 ratings or fewer. Once the target's single-digit count becomes 25+, there's room to move up.
- Comps B and D both offer a low-risk way in (pay what you want, a free lite version). That does more for a "No refunds" listing than a lower price would.

The ~\$13 price and the 25-rating threshold are **ESTIMATE** recommendations based on the comps, not measured results. The sales impact can't be predicted from public data. Test any change for 2 to 4 weeks against the current conversion rate.

3 quick wins (under 1 hour total)

10 MIN

Rename it. Paste the new title and summary. Replace the comma list everywhere it appears (cover footer, first line of the description).

15 MIN

Fill the spec rows. Add "Works on: Notion Free", "Pages: 12", "Currency: any", "Devices: desktop, tablet, phone", "Updates: lifetime". Move the free-plan chart note into the FAQ and remove the warning image from the gallery.

20 MIN

Turn 900+ buyers into ratings. Use Gumroad's email or workflow tools to send past buyers a short "How's your tracker going? A quick rating helps a lot" note, with a link to the newest tutorial. Reply to every rating.

Before vs after

	BEFORE	AFTER
Title	Personal Finance Notion Template, Money Tracker, Notion Budget, Expense Log, Debt Planner, Savings, Investments	Personal Finance Tracker for Notion: Budget, Bills, Goals & Net Worth in One Dashboard
Opening	An abstract opener about a refined tracker for thoughtful, clarity-seeking people (paraphrased)	"See all your money on one page." Then what updates when you log a payment
Proof	900+ sales, fewer than 10 ratings	Rating requests to past buyers, "900+ sold" in the summary, tutorial video in the gallery
Risk	"No refunds allowed" plus refund rules in the body plus a warning image	One licence line, a help promise, a free "try my style" link (refund window optional)
Specs	2 rows (access, tutorials)	7 rows: free plan, pages, currency, devices, updates, access, tutorial
Gallery	About half a dozen images, small screenshot collages, ends on a limitation	Readable hero, a "log once" demo, single large screenshots, ends on a spec card
Price	About \$10	~\$10 now, test ~\$13 at 25+ ratings ESTIMATE

How we built this sample

ITEM	METHOD
Target listing	Public Gumroad listing page and its public page data, read on 18 Oct 2026 (MYT).
Comparable listings	Four Notion finance templates found through Gumroad Discover searches for "notion finance" and "notion budget tracker". Public pages only.
Figures	Rounded so the listings can't be matched exactly. The target's sales count is shown on its listing; none of the comps show theirs, so their sales are marked "Not public".
Anonymisation	Seller, shop, product names and links are withheld. Titles and copy are paraphrased, keeping their flaws. The current cover is described, not reproduced.

Method: public pages only, read-only. The seller was not contacted. Figures were captured 18 Oct 2026 (MYT) and may have changed since. Figures are rounded. The rewritten copy reuses the seller's own features and claims (free-plan support, currency changes, replies within 24 hours). Example names and numbers in the rewrite are fictional; the seller would use their own.