

Spending Diary

Track everything you spend every day. Remember - it takes 21 repetitions to create the habit of wise spending. Make copies of this form to use every month.

1. Determine the dates the tracking sheet will represent. For timely feedback, it is recommended to use payday to payday or monthly.
2. Determine the amount planned for each category. Enter this amount next to the dollar sign (\$) at the top of the column.
3. Every time you make a purchase, record the amount in the appropriate column. For an accurate look at spending, this worksheet must be used accurately. For it to be accurate, write spending down immediately after purchase. One way to keep track of purchases is to carry an index card in a purse or wallet. Make a note when a purchase is made.
4. At the end of the tracking period, add up the amounts entered in each column and enter the total next to the dollar sign (\$) at the bottom of the column. At the end of the period, enter total amounts on Spending Plan Worksheet for an accurate look at your entire plan.

EXAMPLE: Food Away \$	Groceries \$	Food Away \$	Auto: Gas & Maintenance \$	Public Transportation \$	Medical and Prescription \$
1.50					
20.00					
.75					
2.99					
1.50					
15.00					
5.25					
1.50					
36.00					
6.75					
4.98					
TOTAL	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
\$96.22	\$	\$	\$	\$	\$

Spending diary continued on next page.

Child Care \$	Education \$	Laundry & Dry Cleaning \$	Clothing \$	Beauty & Barber \$	Personal \$
TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$

Home Maintenance \$	Charitable Contributions \$	Recreation \$	Gifts/Cards \$	Misc. \$	Other \$
TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$	TOTAL \$

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