



WELLNESS ACTIVITY

Use a spending tracker to see how your money is spent













To budget and spend wisely, and keep debt from building, it's important to understand how you are spending your money. A great way to do this is with a spending tracker.

Using a spending tracker gives you a clear picture of what is happening to the money you're earning. After you've kept track for a few weeks or a month, look at where your money has gone. You may see places where you can cut back so you'll have more money for paying down debt or saving toward a goal (such as a trip, retirement, a home, or new car).

To use the spending tracker:

- Each week, fill in the information in the spending categories in the chart. Look in several places for the data:
 - For cash purchases, collect receipts in an envelope.
 - No receipt? Use a notebook or your phone's notes app to write down the amount of the purchases.
 - For charge or debit purchases, look over your card statements and your debit card or checking account transaction list.
- At the end of the month, add up the numbers to get a total for each category. Then total your spending for the month.
- Look over the numbers. What surprised you about your spending habits? Where can spending be cut back?

Name: _____ Month: _____

Category	Week 1	Week 2	Week 3	Week 4	Week 5	Category Total
 Housing, gas, electricity, water						
 Transportation						
 Groceries and supplies						
 Eating out						
 Entertainment						
 Childcare						
 Internet, cable						
 Cell phone						
 Pets						
 Clothing						
 Debt payments						
 Other (Could include savings, gifts, child support, furniture, etc.)						
Total spending this month:						