



Spending Diary

For one week, keep track of everything you spend. List the item, its cost, why you bought it and whether you really needed it. Use this information to help plan your monthly budget and to explore your spending habits. Put an asterisk by those purchases that represent your three biggest spending pitfalls or purchases you regretted later.

Day	Item	Cost	Why bought?	Needed?
Sunday				
Monday				
Tuesday				
Wednesday				
Thursday				
Friday				
Saturday				

Do you see where you could most easily cut down on spending? List the items or services from your "budget diary" that you could forego:

Item/Service	Amount saved if not purchased	Less expensive substitute, if really needed	Amount saved if less expensive substitute purchased