

10 Day Spending Tracker

Part 1

Reflect on your spending over the last week. Don't pull the records just yet. Think about it and write down how much discretionary money you think you spent over the last week. Second, pull your statements and calculate exactly how much you spent and compare the difference. It's easy to spend more than you think if you don't write it down and track it daily.

How much I think I spent: _____ How much I actually spent: _____

Part 2

For the next 10 days take this tracker with you everywhere you go and write down everything you purchase. Every penny you spend should be tracked. Every cash dollar, every atm withdrawal, and every card swipe. Write down everything including bills!

<i>Date</i>	<i>Description</i>	<i>Amount</i>	<i>Want, Need, or Bill</i>

