

Track your spending!

Write down all expenses to help you determine the actual amount you spend in each category. You don't have to track every penny. Tracking your expenses for one to three months will give you a true idea of your spending habits. Little things add up - you may be surprised!

This tracking sheet fits into your wallet. Write down the amount you spend and check off the applicable category or describe the expense in the "other" column. At the end of the period (week or month), add up your spending and use the totals for your cash flow statement and spending plan.

Date	Amount	Groc.	Gas	Dining Out	Clothing	Medical	Entertainment	Other

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