

Spending tracker

Analyze your spending: Week_____for the month of ___

On this worksheet, enter each amount from your receipts into its matching category column. Please take care to make sure the entry also matches the correct date. Add each column. Add the total of all of the columns to get total spending for the week. Print and complete multiple copies of this sheet to analyze spending over the period of a month or longer.

Date of month	Savings	Debt payments	Housing	Utilities	Household suppl., exp.	Groceries	Eating out	Pets	Transportation	Health care	Personal care	Childcare & school	Entertainment	Court-ordered oblig.	Gifts, donations, other	Total
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_																
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_								
Total								



Review your spending for the week or month. Which items cannot be cut or reduced? List these in the chart below. When you make your cash flow budget, you will just fill these into the cash flow.

Spending that <u>cannot be cut</u>	Reason

Are there items that can be completely eliminated? If yes, the money spent on these items can be used on other things such as saving for emergencies or goals or paying down debt.

Spending that can be eliminated	Steps to eliminate

Are there items that can be realistically reduced? If yes, list them below. Set newspending targets for these items and include them in your cash flow.

Spending that can be reduced	Strategies for reducing



Once you have tracked your spending, be sure to add it into your budget or cash flow budget. For more information on cash flow budgets, see *Module 10: Managing cash flow*.