




A **Spending Tracker** can help you analyze and change your spending habits.

1. Get an envelope to collect your receipts.
2. Use the table to track your spending in the categories below. Don't forget about bills you share with others.
3. At the end of the month, add up each category.
4. Then fill out the section to the right regarding how much you earned during the month, how much you spent, and how much you saved.

How much did I earn: \$ _____

How much did I spend: \$ _____

How much did I save: \$ _____

	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	CATEGORY TOTAL
 Cell Phone						
 Debt Payments						
 Eating Out						
 Education & Childcare						
 Entertainment & Personal Care						
 Groceries & Supplies						
 Health Expenses						
 Helping Others						
 Housing & Utilities						
 Pets						
 Transport						
 Other						

Total Spending This Month: