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## CATEGORIZE YOUR SPENDING

Once a week, grab your receipt envelope and split your spending into categories using the table below. Every four weeks, add up the rows to see how much you've spent. Over time, you may want to add categories or combine others.

 For each receipt, be sure to note the amount, the date, and what you spent it on.

 You can also track your spending on your computer with a spreadsheet program like Microsoft Excel, or with personal finance software like Microsoft Money or Intuit Quicken.

 You may want to print out a few copies of this page for future use.



## EXPENDITURES

	CATEGORY	DATE	EXPLANATION	AMOUNT	TOTAL
HOME	Rent/Mortgage				
	Repair/Maintenance				
	Insurance				
CAR	Gas				
	Repair/Maintenance				
	Insurance				
FOOD	Groceries				
	Dining Out				
UTILITIES	Water/Power/Gas				
	Phone				
	Cable/Satellite				
	Internet				
MISC.	Clothing/Shoes				
	Hobbies				
	Healthcare				
	Childcare				
	Investments				

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## PRIORITIZE YOUR EXPENSES

If you're trying to save money, that means not spending as much. But how do you choose where to cut?

Look through your expenses and list your biggest "variable" expenses. These are the ones that are easiest to trim from your budget. These are things that you could live without if need be. Things that may fall into this category are dining out, trips to the salon, expensive clothes, and other impulse purchases.

**Expenses I Want To Trim**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_



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## FIND WAYS TO CUT SPENDING

Instead of completely eliminating fun things that cost money, try to think of three creative ways you can reduce those expenses. For example, go to matinees instead of full-price movies, bring a coffee thermos from home instead of going to Starbucks, and borrow from the library instead of buying at the bookstore.

Experts agree that this strategy works better for changing your long-term spending habits

	Expense	Ways To Reduce
1.		1. 2. 3.
2.		1. 2. 3.
3.		1. 2. 3.
4.		1. 2. 3.
5.		1. 2. 3.
6.		1. 2. 3.

