



# Weekly spending journal

It's easy to overlook small purchases that don't seem to have a big impact on your bank account. But you'd be surprised how quickly those insignificant amounts can add up – even over the course of a week. Make a practice of writing down what you buy, and you'll likely become more mindful of your spending habits.

1. Use this weekly journal as your guide, noting everything you spend, down to the penny. This should include not only miscellaneous purchases, but also recurring, nonnegotiable expenses. (Think: rent or mortgage, car payments and other bills.)

**Monday** \_\_\_\_\_

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**Tuesday** \_\_\_\_\_

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**Wednesday** \_\_\_\_\_

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**Thursday** \_\_\_\_\_

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**Friday** \_\_\_\_\_

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**Saturday** \_\_\_\_\_

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**Sunday** \_\_\_\_\_

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2. At the week's end, go back through your entries and identify unnecessary or impulsive purchases you can eliminate going forward.
3. Add up those dollar amounts and think about how that money could be better spent. Perhaps it could go into a vacation savings fund. Or you could allocate it toward student loans to pay them down faster. Realizing the impact small purchases can have on your finances may cause you to think twice before swiping your card.