

POCKET SPENDING TRACKER

\$ _____

SUNDAY
ITEM

Mood/Feeling _____

\$ _____

MONDAY
ITEM

Mood/Feeling _____

\$ _____

TUESDAY
ITEM

Mood/Feeling _____

\$ _____

WEDNESDAY
ITEM

Mood/Feeling _____

\$ _____

THURSDAY
ITEM

Mood/Feeling _____

\$ _____

FRIDAY
ITEM

Mood/Feeling _____

\$ _____

SATURDAY
ITEM

Mood/Feeling _____

Fold (1)

TOTALS

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

_____ \$

TOTAL \$ _____

Fold (3)

Fold (2)

POCKET SPENDING TRACKER

The Pocket Spending Tracker is a useful tool to help people regain control of their spending. It is a simple and effective way to help them identify where they are spending money, often habitually or unconsciously, at the same time more important financial needs and wants are being ignored. After keeping track of their expenses with the Pocket Spending Tracker for 3-4 weeks, it will be much easier to set up a spending plan based on the insights gained from this experience.

Instructions for Pocket Spending Tracker

Ask for and save your receipts or jot down on a slip of paper whenever you spend and for what purpose.

- (a) Fold the Pocket Spending Tracker so that just one day at a time is on top.
- (b) At the end of the day record your spending on the Pocket Spending Tracker. Keep this Pocket Spending Tracker wherever you put your wallet at night.
- (c) Also jot down a brief phrase or sentence about how you were feeling as you were buying or spending.
- (d) At the end of the week, categorize all of the spending in the narrowest categories possible, such as fast food, vending machine food, and dinners out, instead of broad categories like food out. Then total each category in a notebook or computer.

Financial Affirmations

To help change your own attitude toward money, become familiar with following self-affirmations. Practice reading them, saying them out loud, and thinking about them. You may be surprised to realize that the affirmations have become a reality...

1. "Little by little, I am enjoying learning more about money."
2. "I am choosing to make the time to take charge of my money."
3. "It's not a bit selfish to take good care of myself financially. It's self-respecting and self-caring."
4. "My loved ones enjoy, respect, and appreciate my financial knowledge, power, and success."
5. "I enjoy taking care of myself financially. The more I do it, the better I get."