



Spending Diary

Tips for Using a Spending Diary

- Keep Spending Diary with you at all times
- Choose period to record your spending
eg weekly, fortnightly or monthly
- As you spend money, record the amount,
what you spent it on and where you spent it
- Record all amounts, even small ones!
- Continue to record for the period you have chosen
- At the end of the period, go through and add up
the amounts you've spent
- Compare what you've allocated in your budget
to what you're actually spending
- Check the areas that you're matching your budget
and the areas that you may be overspending
- Adjust your spending to fit with your budget
- Re-do your spending diary periodically, especially if it
feels as though your budget is getting out of control

Mon Tues Wed Thus Fri Sat Sun (circle)

Money Spent	Item	Where Spent eg supermarket

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**Care Inc. Financial Counselling Service
and Consumer Law Centre of the ACT**

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