



# SPENDING TRACKER

## Personal Finance Guide



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

**Before deciding on changes to your spending, it's a good idea to understand how you use your money now.**

Keeping track of what you earn and everything you spend money on for a month, rather than just a week or two, lets you see all of your income and expenses in one place. Many people who track their spending for a month discover they're spending money in small ways that add up and sometimes don't match their priorities. Once they track their spending, many people can find money to save for emergencies, unexpected expenses and goals. Others are able to balance their budgets.

## **What to do**

- ✔ **Get a small container or envelope** Every time you spend money, get a receipt and put it into the container or envelope. If it doesn't list what you purchased, take a few seconds and write it directly on the receipt. If you don't get a receipt, write down the amount and what you purchased on a piece of paper and add it to the stack.
- ✔ **Analyze your spending** Go through your receipts and enter the total you spent each week based on the categories below. Add the weekly amounts per category. Once you have these totals, add them together to get your total spending for the month. If tracking your spending for a whole month seems too difficult, try it for just one or two weeks.
- ✔ **Notice trends** Circle items that are the same every month (like rent, car or cell phone payments). These are often your needs and obligations. This'll make creating your budget easier. Identify any areas you can eliminate or cut back on – these will generally be wants.



### **Emily Stevens**

Director of Community Engagement, Nevada  
emilys@scefcu.org • 702.743.5823

**Together, we can make your financial goals a reality.**



## Categories

|   |   |   |  |
|---|---|---|--|
|  Cell phone                      | Any costs related to having and using your cell phone   |  Housing and utilities | Rent, mortgage, insurance, property taxes, electricity, gas, water and sewage, landline, television, Internet service  |
|  Debt payment                    | Credit card, payday loan, pawn loan, auto title loan or any other loan payments   |  Pets                  | Food, vet bills, and other costs associated with caring for your pets  |
|  Eating out                      | Any meals or beverages purchased outside of the home  |  Transport             | Gas, car payment, insurance, repairs, transit fares, ride services, cabs   |
|  Education and childcare         | Childcare costs, school supplies, school material fees, field trips or other activity fees  |  Other                 | <ul style="list-style-type: none"> <li>Court-ordered expenses (child support, restitution)</li> <li>Household items (things for your home like cleaning supplies, kitchen appliances, furniture, other equipment)</li> <li>Savings (saving for emergencies, goals, back-to-school expenses, holiday purchases, children's education, retirement)</li> <li>Tools or other job-related expenses (equipment, special clothing, job-related books, machinery, working animals or livestock, union dues)</li> </ul> |
|  Entertainment and personal care | Movies or concerts, sports equipment/fees, sporting events, lottery tickets, alcohol, books/CDs, subscriptions, streaming services, haircuts, hygiene items, dry cleaning, etc. |   |  |
|  Groceries and other supplies    | Food and beverages brought into the home, household supplies (diapers, paper towels, etc.)  |   |  |
|  Health expenses                 | Copayments, medication, eye care, dental care, health insurance premiums  |   |  |
|  Helping others                  | Donations to religious organizations or other charities, gifts  |   |  |

## Spending for the month of

|   | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Totals |
|---|--------|--------|--------|--------|--------|--------|
|  Cell phone                      |        |        |        |        |        |        |
|  Debt payment                    |        |        |        |        |        |        |
|  Eating out                      |        |        |        |        |        |        |
|  Education and childcare         |        |        |        |        |        |        |
|  Entertainment and personal care |        |        |        |        |        |        |
|  Groceries and other supplies    |        |        |        |        |        |        |
|  Health expenses                 |        |        |        |        |        |        |
|  Helping others                  |        |        |        |        |        |        |
|  Housing and utilities           |        |        |        |        |        |        |
|  Pets                            |        |        |        |        |        |        |
|  Transport                       |        |        |        |        |        |        |
|  Other                           |        |        |        |        |        |        |

Total spending this month

## WE'RE HERE FOR YOU

We understand when talking about your personal finances that it's... well, personal. It can be a difficult subject to talk about, especially with a stranger.

We get it.

That's why our personal 1-on-1 counseling is completely confidential.

We'll sit with you to discuss your goals, challenges, and solutions, while helping to change your stress and anxiety into a hopeful plan for the future.

[scefcu.org/MoneyCoach](https://scefcu.org/MoneyCoach)



[scefcu.org](https://scefcu.org)  
800.866.6474

