DATE	PAYEE (Where your \$\$ is going)	Memo (Why is your \$\$ going)	Amount
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SPENDING JOURNAL

Financial Hope SGW



MONTH	:

Know where it goes...

The single best thing you can do to control spending is to track all your expenses – especially discretionary cash/debit/credit spending. Tracking will help you control spending and discover where you may be 'bleeding' money each month.

- Track all spending / expenses using the page categories
- After 30 days of journaling your spending, total up each category and insert the figures into your initial budget.
- Once you have a balanced spending plan/budget, enter the budget category total at the top of each category page to help guide your spending (remember to stay within the budget total!
- If you have trouble controlling spending in a category, then it is recommended that you use a cash envelope system for this category. Once you are out of cash, STOP SPENDING!
- If you prefer to use your smartphone, there are several apps you can download and use. The key is to track all your spending and expenses!
- Remember you are a steward of all that God provides. And we
 must all give an account of what we have done with what God has
 given. Manage His money wisely.



Entertainment/Leisure Budget: \$_

(Eating out, movie/rental, outings, subscriptions, memberships etc.)

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Family & Pets Expense Budget: \$______ (School, sports/hobbies, allowance, childcare, vet bills, grooming, etc.)

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HOME	Expense	Budget:	\$
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(Rent/Mortgage, Utilities, Insurance, Phone, Internet, TV, etc.)

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Transportation Expe	nse Budget: \$
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(Auto loan, transportation, maintenance/repair, insurance/licence, etc.)

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