Tracking Sheet

Track your spending for a few weeks. Use this sheet to record your spending and money added. When you finish tracking, look at where your money goes and see if you can find ways to cut spending. The things that you cut out should go towards saving money. You'll be surprised at how much money you spend on little items that really add up over time! Also, remember to pay yourself first and save at least 10%.

Sample Tracking

Item	Date	$$ of Item (+/-)	Balance
Beginning Balance	1/20/08		$50.00
Save	1/20/08	-$5.00	$45.00
Lunch	1/21/08	-$5.00	$40.00
Ice Cream	1/21/08	-$2.55	$37.45
CDs	1/23/08	-$24.90	$12.55
Soda/Chips	1/23/08	-$2.05	$10.55
Lunch	1/24/08	-$4.22	$6.28

Tracking Sheet Date: _____

Item	Date	Cost of Item (+/-)	Balance
Beginning Balance			

This sheet is to just get you started. You can get a small notepad and pen that you can keep with you and use it to track your spending.