

One week away from better saving habits.

For one week, track each and every penny you spend. The cup of coffee on your way to work—track it. The lunches out with co-workers—track it. The lottery ticket bought with the hope of someday not having to budget your money—track it. We’ve made this worksheet for you so it’ll be easy to see at a glance where you can cut back and better yet, see how much you can save. Make categories for repeat purchases such as coffee, gas, and movies. As you make the list, also prioritize just how necessary those expenses are. At the end of the week, tally up your anticipated savings and get motivated to make the necessary changes to see your savings account grow.

Expense	Amount Spent	Priority Rating <small>Select one: 1. must have 2. can eliminate 3. can cut back on</small>	Anticipated Savings
EXAMPLES: coffee (7 cups)	\$14.00	must have	\$0.00
lunch (5 days)	\$45.00	can cut back	\$20.00
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
TOTALS:			