FREE 30-DAY JOURNAL

Spending Journal

Started _____

For the next 30 days, write down every dollar you spend and how you felt when you spent it. Most people find money they didn't know they were losing. No judging, just noticing.

How to use it:

1. Each night, list what you spent that day, even a dollar.
2. Circle N for a need or W for a want.
3. Jot one word for how you felt: tired, bored, stressed, happy.
4. On Sunday, fill in the week's check-in.

My money goal for these 30 days

Example: pay $200 extra on my smallest debt.

Why it matters to me

Spending I want to watch where money slips away

CATEGORY	WHAT I USUALLY SPEND	WHAT I'LL AIM FOR
Eating out		
Coffee and snacks		
Online shopping		

A promise to myself

Spending Journal: Week 1

Week of _____

DAY	WHAT I SPENT	ON WHAT	NEED OR WANT	HOW I FELT
Mon			N W	
			N W	
Tue			N W	
			N W	
Wed			N W	
			N W	
Thu			N W	
			N W	
Fri			N W	
			N W	
Sat			N W	
			N W	
Sun			N W	
			N W	

Spent this week

Biggest win

One thing to change

Spending Journal: Week 2

Week of _____

DAY	WHAT I SPENT	ON WHAT	NEED OR WANT	HOW I FELT
Mon			N W	
			N W	
Tue			N W	
			N W	
Wed			N W	
			N W	
Thu			N W	
			N W	
Fri			N W	
			N W	
Sat			N W	
			N W	
Sun			N W	
			N W	

Spent this week

Biggest win

One thing to change

Spending Journal: Week 3

Week of _____

DAY	WHAT I SPENT	ON WHAT	NEED OR WANT	HOW I FELT
Mon			N W	
			N W	
Tue			N W	
			N W	
Wed			N W	
			N W	
Thu			N W	
			N W	
Fri			N W	
			N W	
Sat			N W	
			N W	
Sun			N W	
			N W	

Spent this week

Biggest win

One thing to change

Spending Journal: Week 4

Week of _____

DAY	WHAT I SPENT	ON WHAT	NEED OR WANT	HOW I FELT
Mon			N W	
			N W	
Tue			N W	
			N W	
Wed			N W	
			N W	
Thu			N W	
			N W	
Fri			N W	
			N W	
Sat			N W	
			N W	
Sun			N W	
			N W	

Spent this week

Biggest win

One thing to change

30 days: what I learned

Month _____

Total I spent in 30 days

Where most of my money went

Spending I'm glad about

Spending I'd skip next time

Money I'll send to debt

My goal for next month

Keep going: use the free Monthly Budget to plan next month with what you learned here.