

Spending Leaks Worksheet

Directions: Living within your income can be challenging, but it's important to identify where your money is going so that you can stop the spending leaks and start saving for retirement and unexpected expenses. Begin today by keeping track of where you are spending your money. Keep track for one week. Try it for four weeks. Then, do the math and find out how much you're spending in a year!

Item	Cost Per Item	Number of Items Per Week	Cost Per Week (cost per item x number of items per week)	Cost Per Year (cost per week x 52)
Soda, energy drinks, coffee	\$		\$	\$
Dining out	\$		\$	\$
Fast food	\$		\$	\$
Vending machines	\$		\$	\$
Habits (cigarettes, alcohol, lottery tickets)	\$		\$	\$
Magazines, books (including downloads)	\$		\$	\$
Downloads (cellphone ringtones, games, apps, videos)	\$		\$	\$
DVD rental, movie downloads	\$		\$	\$
Clothes, shoes, uniforms	\$		\$	\$
Dry cleaning	\$		\$	\$
Hair, nails, facials, massages	\$		\$	\$
Toiletries	\$		\$	\$
Movie tickets, entertainment	\$		\$	\$
Weekend mini-vacations	\$		\$	\$
Gifts	\$		\$	\$
Other:	\$		\$	\$
Other:	\$		\$	\$
Other:	\$		\$	\$
TOTAL	\$		\$	\$