



EXPENSE TRACKER

THE SPENDING DIET > **LIVE**



Use the Expense Tracker to write down all of your spending for one week. Check out the **“Should I Buy It Checklist”** before you buy, to help you make the most of your money.

To Get Started:

1. Write the date in the space provided.
2. Write each purchase and amount in the spaces provided. This could be gas, movie tickets or anything you have purchased. Be sure to write it all down, even small purchases can add up fast!
4. If you want, you can write the type of payment you used, whether it was cash, check, check card or other.
5. Total your daily spending. When you have a week or more of spending noted, you can start to look for patterns and areas you may want to cut back.
6. Compare your actual spending against your monthly budget or spending plan. Look for areas where you may have overspent or ways you can save.

SATURDAY

Date: _____

DESCRIPTION	AMOUNT	PAYMENT TYPE
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL EXPENSES	\$	

START HERE

Do I need it?

YES:

So, you do want it and you do need it but do you already have something like it?

Maybe:

I could convince myself that I need it...Go home and sleep on it!


YES: If so, you probably don't need another one.

No: That was quick! Put that money into saving for GOALS.

IF YES: Is it REALLY worth what they are charging?

"Are you interested in the brand name or the item itself?" Can I find it somewhere else cheaper? Being a savvy shopper is always in style.

5042 1804 1234 5678



NO: Well, if you really have nothing like it, ask yourself —

“Is it well-made?”

“Will it last a long time?”


“Will it go out-of-style or will you get sick of it?”

“Will it help you reach your long-term GOALS?”



IF YES to all:

Is it expense-worthy?



“Do you want to trade the hours of your life working just to own this _____?”



SHOULD I BUY IT?

PNC ACHIEVEMENT SESSIONS

We want you to have the knowledge and confidence to manage your money. That's why we created PNC Achievement Sessions—a series of practical sessions taught by real-world experts on financial topics that matter to you.

Our sessions strive to provide fresh perspectives and helpful personal finance strategies—from basics like saving and spending to more complicated topics like investing and retirement. You'll even find activities and resources that will help you absorb the information and apply what you've learned to your own life.

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