BUDGET Right
MONEY MADE PRACTICAL. CONFIDENCE THAT LASTS.

SPENDING TRACKER

See where your money is going and what might be influencing your spending.

Track it. Notice it. Learn from it.

You can't change what you don't notice.

Tracking your spending isn't about feeling guilty about what you've bought. It's about getting curious.

For the next 7 days, take a few moments to record what you spend. As well as the amount, you'll look at **how you paid, how you were feeling and how much work it took to earn that money.**

You might start noticing things you hadn't noticed before.

- Maybe you spend more when you're tired.
- Maybe small purchases add up faster than you realised.
- Maybe something that felt inexpensive looks different when you think about how long you worked to pay for it.

There are no 'good' or 'bad' answers here. You're simply gathering information.

HOW TO USE YOUR TRACKER

1. Record it Write down each purchase - even the small ones.	**2. Notice how you paid** Cash, debit card, credit card, Buy Now, Pay Later or another method.
3. Check in with yourself How were you feeling when you spent the money?	**4. Put the cost into perspective** Approximately how long did you need to work to earn the money you spent?

1 HOW LONG DID I WORK FOR THIS?

Approx. hourly take-home pay: **$** .....

Purchase: **$** .....

Purchase ÷ hourly take-home pay = approximate work time

Example: If your take-home pay is approximately $30 an hour, a $150 purchase represents around 5 hours of work.

Remember: The goal isn't to stop spending money. Money is there to be used. The goal is to become more aware of where it's going and make choices that feel right for you.

MY 7-DAY SPENDING TRACKER

Record each purchase as you go. Approximate amounts and work time are fine - the goal is awareness, not perfection.

Start date: ..... **End date:** .....

Date	What did I spend it on?	Amount	How paid?	How was I feeling?	Work time

TOTAL SPENT: **$** .....

DON'T JUDGE THE TOTAL.
Whether it's higher or lower than you expected, you've learned something useful. **Awareness comes before change.**

WHAT DID YOU NOTICE?

After tracking your spending, take two minutes to look back over your week.

1 WHAT SURPRISED ME?

Was there anything I spent more on than I expected?

.....

.....

2 WHAT DID I NOTICE?

Tick anything you noticed.

- ☐ Small purchases added up more than I realised
- ☐ I spent differently depending on how I was feeling
- ☐ Some purchases represented more work time than I realised
- ☐ I found expenses I may be able to reduce
- ☐ I made some purchases without really thinking about them
- ☐ I used credit or Buy Now, Pay Later more than I expected
- ☐ Most of my spending felt intentional
- ☐ I noticed something else: .....

3 ONE THING I'D LIKE TO DO DIFFERENTLY

You don't need to overhaul your spending. Choose **one thing** you'd like to be more intentional about next week.

Next week, I'd like to:

.....

One small action I'll take:

.....

NOTICE. DON'T JUDGE.

You don't need to feel guilty about what you've spent. The purpose of tracking is to understand your habits so you can make more intentional choices with your money. **Small changes made consistently can make a big difference.**

READY TO GO FURTHER?

Tracking your spending can show you **what** is happening with your money. The next step is understanding **why** and deciding what you want to change.

Budget Right has practical books, tools and personal support to help you understand your money, build healthier habits and create a plan that works for your life.

Explore Budget Right – budgetright.com.au

Money Made Practical. Confidence That Lasts.

Important information: This resource provides general financial education and information only. It does not take into account your individual circumstances and is not financial, legal, tax or accounting advice. If you require advice specific to your circumstances, please speak with an appropriately qualified professional.

© 2026 Carrie-Ann McLean | Budget Right | budgetright.com.au