

Create a Spending Log

To make better spending decisions, the first step is to know where your money is going. It's easy to let spending get out of control when you don't really know where your money goes every day. Taking out \$20 out of the ATM for lunch, sodas, or other necessities is easy, but all that small spending adds up!

Carry a small notebook with you or print out this handy spending log to keep track of your spending for a couple of weeks. It will help you get a clear picture of where your money goes every day, and where you can make adjustments to curb needless spending.

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