

Personal Expenses

Use this pocket to store information on personal spending for items such as haircuts, dry cleaning, manicures, lunches with friends, clothes, books, magazines, and CDs.

Target personal allowance _____



Books _____
 Magazines _____
 Other _____
 Other _____



Track Monthly Spending Habits

Snacks _____ Car washes _____
 Club membership _____ Sports equipment _____
 Clothing _____
 Cosmetics _____
 Laundry _____
 Haircuts _____
 CDs and tapes _____
 Video rentals _____
 Newspapers _____
 Flowers _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____
 Other _____

How can you quickly reign in your personal spending? Take a closer look at the little things, such as magazines, CDs, and fast-food lunches. You might find that a few dollars a day adds up to a hefty sum by the end of the month!

Actual monthly spending _____

Where can you cut back? For the next 30 days, try eliminating _____, _____, and _____ for an estimated monthly savings of _____.
 At the end of one full year, you could save as much as _____.