

# Spending Diary



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## Tips for Using a Spending Diary

- Keep Spending Diary with you at all times
- Choose period to record your spending eg weekly, nightly or monthly
- As you spend money, record the amount, what you spent it on and where you spent it
- Record all amounts, even small ones!
- Continue to record for the period you have chosen
- At the end of the period, go through and add up the amounts you've spent
- Compare what you've allocated in your budget to what you're actually spending
- Check the areas that you're matching your budget and the areas that you may be overspending
- Adjust your spending to fit with your budget
- Re-do your spending diary periodically, especially if it feels as though your budget is getting out of control


















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**Need Help With Your Debt? Free Debt Quotes Online!**



### Debt Consolidation - Your First Step In Becoming Debt Free!

We've helped millions of people get out of debt. Consolidate your bills, lower your monthly payments, reduce interest rates and waive late fees. It's easy with [Care One Credit](#).

#### Free Debt Consolidation Quote

Our debt consolidation professionals are dedicated to helping American families achieve a debt free life. We can help you consolidate debt and lower your monthly payments, save thousands on interest rates and stop collectors phone calls.

**THERE IS NOTHING TO LOSE BUT YOUR DEBT AND FINANCIAL PROBLEMS!**

**Our debt consolidation services will save you.** Debt consolidation was originally started by the major creditors to help families meet their financial obligations.

Debt consolidation services are not available in all states.

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