**Graphical user interface

Description automatically generated with low confidence**

# Spending Diary

### Why should I fill out a spending diary?

Now that you have taken the important decision to start budgeting, the best way to begin is by recording all your spending.

A spending diary can be as simple as a piece of paper where you write down everything (no matter how small) you spend your money on e.g. packet of chewing gum, coffee, drink etc to a spreadsheet you have created.

**If you want to control your money, your first need to know where it goes – a spending diary goes hand in hand with a budget planner.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **Description** | **Type (cash/debit/cheque)** | **Amount** | **Did I need it (N),**  **did I want it (W).** |
| 1st Sept | Diet Coke | Cash |  | W |
| 1st Sept | Weekly food shop | Debit |  | N |
| 1st Sept | Muffin (bought on campus) | Cash |  | W |
| 1st Sept | Cappuccino (bought on campus) | Cash |  | W |
| 1st Sept | Bus fare | Cash |  | W |
| 1st Sept | Packet chewing gum | Cash |  | W |
| 1st Sept | 3 beers pints | Cash |  | W |
| 1st Sept | Packet of crisps | Cash |  | W |
| 1st Sept | Portion of chips | Cash |  | W |

**Total essential (needed) cost \_\_\_\_\_\_\_\_\_**

**Total non-essential (wanted) cost \_\_\_\_\_\_\_\_\_**

**Total costs €**

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Have a go at creating your own spending diary to keep track of where your money goes:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Date | Description | Type  (Cash/Debit) | Amount | Did I need it (N) Did I want it (W) |
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