Your Spending Diary

Remember the best way to control your expenses is to examine how you spend.

You can use this spending diary to record what you spend and then see if there is room for you to reduce your spending in certain areas.

What you need to do:

- Take note of all your spending on a given day
- Record these expenses in your diary
- Compare the weekly cost with what you have included in your budget
- Examine each expense to see if it is essential & if you can get greater value for your spend
- If you can reduce your outgoings go back and do your budget again to see how this affects your overall financial position

If you need help or support contact your local credit union, we are there to help.

Monday	
ITEM	€
TOTAL	

Tuesday	
ITEM	€
TOTAL	

Wednesday	
ITEM	€
TOTAL	

Thursday	
ITEM	€
TOTAL	

Friday	
ITEM	€
TOTAL	

Saturday	
ITEM	€
TOTAL	

Sunday	
ITEM	€
TOTAL	