30-Day Spending Audit

Educational tracker · 4 pages · Better understand how your monthly spending breaks down

HOW TO USE THIS WORKSHEET

1. Each night (about 5 min): log the day's expenses — cash, debit, credit, transfers.

2. Assign one category per expense. Unsure? Mark 'Wants' — you can always adjust later.

3. The goal isn't perfection, it's a clear picture. If you miss a day, simply continue the next.

4. Day 31: total the categories, identify patterns, and consider 3 areas where you might adjust next month.

CATEGORIES: N = Need · W = Want · S = Save/Debt

WEEK 1

Day	Description	$	Cat	Note
1		$		
2		$		
3		$		
4		$		
5		$		
6		$		
7		$		

WEEK 2

Day	Description	$	Cat	Note
8		$		
9		$		
10		$		
11		$		
12		$		
13		$		
14		$		

WEEK 3

Day	Description	$	Cat	Note
15		$		
16		$		
17		$		
18		$		
19		$		
20		$		
21		$		

WEEK 4

Day	Description	$	Cat	Note
22		$		
23		$		
24		$		
25		$		
26		$		
27		$		
28		$		

30-DAY SUMMARY

Total Needs	(N)	
Total Wants	(W)	
Total Save/Debt	(S)	
GRAND TOTAL		
Top category with MOST spending		
Savings opportunity discovered		
Top 3 areas to adjust next month		
Avg daily $		
Month income		
Surplus or shortfall		

■ COMMON AREAS TO REVIEW

• Dining and coffee: many families find this expense grows over time. Reviewing the monthly total can reveal opportunities to adjust.

• Subscriptions: review your statement line-by-line to identify services you no longer use actively.

• Online impulse purchases: enabling a 'save for later' option or waiting 24 hours before finalizing can help evaluate whether you really need the item.

• Vehicle expenses: optimized routes, carpooling, or adjustments to driving habits may reduce monthly costs.

• Bank fees: if you pay monthly fees, consider comparing bank or account options that don't charge them.

NEXT STEP · Use the data you've gathered to fill the 50/30/20 Budget worksheet with your family's real numbers.

EDUCATIONAL NOTICE

This information is educational and should not be considered individualized financial, legal, tax, or insurance advice. Every family's situation is different. For personalized guidance, consult qualified professionals who act in your interest.