



Spending Snapshot Workbook

One week, written down

General educational information, not financial advice.

Savings depend on your own prices and habits.

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Write down every purchase under \$20 for seven days. No judging, just noticing.

[illegible]

Pattern finder

Add up the week by category. Which one surprised you?

Category	This week	Times a year (x52)	Surprised?
Coffee and drinks			☐
Lunches and snacks			☐
Takeout and delivery			☐
Small online orders			☐
Apps and in-app purchases			☐
Convenience stores			☐
Transport and parking			☐
Other			☐
Total			☐

Swap plan

Pick three swaps to try for a month. Keep the treats you really love.

Swap	Costs now	Swap costs	Times a week	Saves a year
1.				
2.				
3.				
The treat I'm keeping				
Where the savings go (account)				

Savings jar tracker

Each week, move what your swaps saved into savings, and colour in the jar.

My goal

Weekly transfer

Each square = \$10 (or your own amount). 100 squares = your first \$1,000.



Month-end check

After a month: what stuck, and what's next?

Swaps that stuck

Swaps that didn't fit (and that's fine)

Moved into savings this month

Next swap to try

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