

Locate your most recent monthly bank and credit card statements or use a spending record that best reflects your regular monthly finances.

Begin at the top of your bank statement (if you have more than one statement, repeat this process for all your accounts and combine them into one list).

1. One by one, look at every item that took money out of your account — every bill you paid, every check, purchase, debit, cash withdrawal, etc., and put it in one of these three columns.
2. Don't overlook fees or other charges from your bank. Put these in the "Regular Bills" or "Needs" column.
3. If you know you got cash back on a purchase, consider the cash as a separate transaction. For example, if you got \$40 in cash on top of a \$50 grocery bill, you might list the \$50 groceries as a "Need," but the \$40 cash as a "Want."
4. Make calculations easier by rounding up or down to whole dollar amounts (for example, \$45.36 would be \$45; \$11.75 would be \$12).



Item Description	Regular Bills <i>(Bills you pay on a regular basis that are about the same amount)</i>	Needs <i>(Things you need each month that vary in price)</i>	Wants <i>(Things you buy that you probably could do without)</i>
Example: Rent	\$800		
Example: Bank fee	\$10		
Example: Groceries		\$50	
Example: Cash back on groceries			\$40
Example: Lunch out			\$15

If completing this worksheet by hand, print out enough copies to record all of your expenses.

Item Description	Regular Bills	Needs	Wants

Spending Detective Worksheet

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TOTAL:			