



THE BETTERWITHCASH

SPENDING TRACKER CHEAT SHEET



WHAT YOU'LL ACHIEVE

- ✓ Know exactly where your money goes
- ✓ Spot unnecessary spending
- ✓ Build a budget based on reality

A simple 3-step process to understand your money and take control of your financial future.

1 PREPARE

Set yourself up for success

- ✓ **Choose your tracking method**
Pick the approach that fits your lifestyle.
- ✓ **Choose your time frame**
Track for at least one full week.
- ✓ **Gather your tools**
Use a notebook, app, spreadsheet or our free Spending Tracker.

POPULAR TRACKING METHODS



Pen & Paper

- **Best for beginners**
Simple and flexible.
Great for hands-on tracking.



Budgeting Apps

- **Best for automation**
Convenient and easy to use.
Good for on-the-go tracking.



Spreadsheets

- **Best for analysis**
Customisable and detailed.
Great for analysing your data.



**MOST
IMPORTANT
CRITERIA:**

**CONSISTENCY
OVER
PERFECTION.**

2 TRACK

Record everything

- ✓ **Record in real time**
Log spending as it happens.
- ✓ **Include everything**
Big purchases, small treats and everything in between.
- ✓ **Categorise as you go**
Sort into clear categories to spot your patterns.

EXAMPLE CATEGORIES



Food & Groceries



Bills & Utilities



Transport



Health & Wellbeing



Shopping



Entertainment



Coffee & Treats



Other

3 REVIEW

Learn and take action

- ✓ **Review your week**
Compare planned vs. actual spending.
- ✓ **Spot the patterns**
Identify where your money is really going.
- ✓ **Make one small change**
Adjust one area and try again next week.

WHAT TO LOOK FOR



Where are you overspending?
Spot categories that are higher than you expected.



Where can you improve?
Look for areas where small changes make a big difference.



Set your focus
Choose one change to work on next week.



REMEMBER:
Tracking isn't about being perfect.

It's about making progress.

COMMON MISTAKES TO AVOID



Forgetting cash
Record cash spending too.



Missing subscriptions
Include all regular payments.



Only tracking weekdays
Track every day, for an accurate view.



Giving up too soon
One week can change everything.



TRACK IT. UNDERSTAND IT. IMPROVE IT.
Take control of your money.



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