

TEEN/YOUNG ADULT PERSONAL SPENDING TRACKER



Track Your Transactions

Time Period: From: _____ **From:** _____

Review your online bank statements, app history (like Cash App, Venmo, Apple Pay), or debit card account.

TRANSACTION TABLE

DATE	DESCRIPTION	AMOUNT	NEED OR WANT?	CATEGORY

Categories: Entertainment / Food & Beverages / Gaming / Clothing / Subscriptions / Bills / Other



Total Your Spending by Category

CATEGORY	TOTAL SPENT
 Entertainment	\$ _____
 Food/Beverages	\$ _____
 Gaming	\$ _____
 Clothing/Apparel	\$ _____
 Subscriptions	\$ _____
 Bills	\$ _____
 Other	\$ _____

TOTAL \$ _____



REFLECTION JOURNAL

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Reflection: Were You Surprised?

1. Which category did you spend the most on? Why do you think that is?



2. Were you surprised by how much you spent in any category?



3. Do you feel your "needs vs. wants" are in balance?



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Spending Trends & Triggers

4. Can you identify any trends in your spending (e.g., always eating out on weekends, late-night online shopping, etc.)?



5. What factors lead you to spend more than expected?

(e.g., stress, boredom, peer pressure, convenience)



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Smarter Spending Ideas

6. List a few cheaper alternatives to some of things you have bought or purchased. Item You Bought? Cost? Cheaper Alternative? New Cost?



Journal Reflection

7. After tracking your spending, how do you feel about your current habits?



8. What is one goal or change you'd like to make next month?

