

**My Spending Diary**

Keep your spending diary over a one-week   
period or keep it for someone in your household

**Analyse your spending habits**

* Classify your spending during the week. Did you buy mainly needs, or wants?
* What was your average spend?
* Look at your emoji responses immediately after purchasing.
* Did you make any purchases you immediately regretted? Why?
* Did you make any purchases you felt neutral about? Why did you feel like this?
* Did you make any purchases you felt thrilled about? Explain why you felt thrilled.
* List the factors that influenced your purchases.

After a week, repeat your emoji responses. Have your feelings changed?

* Did any of your responses change?
* If so, can you explain why you think this is?
* Can you analyse your financial identity from any of the results from your spending diary?
* Evaluate any changes you could make on your future spending.
* Record the ways keeping a spending diary helps you to manage debt, goals, and save.

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| Date | Item | Need/Want | How did you feel immediately after buying the item? | Wk1 | Wk2 | Wk1 | Wk2 | Wk1 | Wk2 | Wk1 | Wk2 | Wk1 | Wk2 |
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