Sorted in Schools
Powered by CFFC

MY SPENDING DIARY

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

Regretted buying the item

Slightly annoyed

OK Neutral

Still feeling upbeat

Ecstatic Absolutely no buyer regret

Date	Item	Need/Want	How did you feel immediately after buying the item?									
			Wk 1	Wk 2	Wk 1	Wk 2	Wk 1	Wk 2	Wk 1	Wk 2	Wk 1	Wk 2

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, set goals, and save.