The FinancialU

FREE WORKSHEET

The 30-Day Spending Reset

See where your money really goes, then decide where you want it to go.

How it works

1 Set your starting point

Fill in your take-home income and fixed bills below.

2 Track every purchase

For 30 days, log each purchase and mark it as a need or a want.

3 Review and redirect

At month end, total your categories and choose where extra money goes.

My starting point

Monthly take-home income (after taxes) $

Fixed monthly bills	Amount
Rent or mortgage	$
Utilities (electric, gas, water)	$
Phone and internet	$
Insurance	$
Car payment / transportation	$
Minimum debt payments	$
Childcare	$
Subscriptions	$
Other	$

Income − Fixed bills = Money for everything else $ _____

My goal for this month

Tip: Keep this sheet where you see it every day, such as on the fridge, in your wallet or as a phone photo.

Daily Tracker • Days 1–15

Categories: Food · Home · Transport · Bills · Personal · Fun · Giving · Other

Day	Date	What I spent on	Category	Amount	Need	Want
1				$	☐	☐
2				$	☐	☐
3				$	☐	☐
4				$	☐	☐
5				$	☐	☐
6				$	☐	☐
7				$	☐	☐
8				$	☐	☐
9				$	☐	☐
10				$	☐	☐
11				$	☐	☐
12				$	☐	☐
13				$	☐	☐
14				$	☐	☐
15				$	☐	☐

Total spent these 15 days: $ _____ **Wants total: $ _____**

Tip: Several purchases in one day? Use one row each, or add them up and list the biggest item.

Daily Tracker • Days 16–30

Categories: Food · Home · Transport · Bills · Personal · Fun · Giving · Other

Day	Date	What I spent on	Category	Amount	Need	Want
16				$	☐	☐
17				$	☐	☐
18				$	☐	☐
19				$	☐	☐
20				$	☐	☐
21				$	☐	☐
22				$	☐	☐
23				$	☐	☐
24				$	☐	☐
25				$	☐	☐
26				$	☐	☐
27				$	☐	☐
28				$	☐	☐
29				$	☐	☐
30				$	☐	☐

Total spent these 15 days: $ _____ **Wants total: $ _____**

Tip: Several purchases in one day? Use one row each, or add them up and list the biggest item.

Weekly Check-ins & Month Review

Week 1

Total spent: $ _____

Biggest surprise: _____

Week 2

Total spent: $ _____

Biggest surprise: _____

Week 3

Total spent: $ _____

Biggest surprise: _____

Week 4

Total spent: $ _____

Biggest surprise: _____

Month totals by category

Category	Total	Needs	Wants
Food	$	$	$
Home	$	$	$
Transport	$	$	$
Bills	$	$	$
Personal	$	$	$
Fun	$	$	$
Giving	$	$	$
Other	$	$	$
TOTAL	$	$	$

Reflect

Which purchases felt most worth it?

Which wants could I cut or cut back on next month?

Money I found to redirect: $ _____

- ☐ Emergency fund
- ☐ Pay down debt
- ☐ Savings goal
- ☐ Invest