

Write down every purchase for one month. Small, boring entries are the point: this is how you find out where the money actually goes.

Name: _____

[illegible]

Tip: keep this sheet (or a photo of it) with you. Enter things the same day; memory is the first thing a budget loses.

PlanAhead Spending Tracker — Monthly Summary

At month end, total each category from your daily logs. Then compare to what you thought you spent.

Month: _____

Net income this month: _____

Category	What I guessed	What I actually spent	Difference

Totals

Total spending: _____

Income minus spending: _____

Three questions to answer before next month

1. Which category surprised you most, and was the surprise a one-time thing or a pattern?
2. Which of these expenses are irregular (car repairs, gifts, annual bills)? Those belong in a Freedom Account category, not the monthly budget.
3. What is one change, not five, you would make next month?

Next step: once you know what a normal month costs, you can set aside money for the months that aren't normal. See planaheadmoney.com for the Freedom Account.