

As you are tracking your expenses, you're going to **make a separate list of your discretionary spending**. Use this chart to help categorize your elective spending. You may not have purchases from some of these categories– and you might find it helpful to add or change categories based on your own lifestyle and spending habits. This is just to give you an idea to get started with!

| Category + Purchases        | Online or In-Person?<br>If online, what time of day? | Emotions when buying-- how were you feeling? Were you having a rough day?<br>Celebrating a win? | Amount |
|-----------------------------|--|---|--------|
| <b>Personal</b>             |  |   |        |
| <u>Clothing/ Shoes</u>      |  |   | Total: |
| <u>Jewelry/ Accessories</u> |  |   | Total: |
| <u>Beauty Products</u>      |  |   | Total: |

| Category + Purchases                           | Online or In-Person?<br>Time of day? | Emotions when buying-- how were you feeling? Were you having a rough day?<br>Celebrating a win? | Amount |
|--|--------------------------------------|---|--------|
| <b>Kids (If Applicable)</b>                    |                                      |   |        |
| <u>Toys</u>                                    |                                      |   | Total: |
| <u>Books</u>                                   |                                      |   | Total: |
| <u>Board Games/ Video Games/ Entertainment</u> |                                      |   | Total: |
| <u>Craft Supplies</u>                          |                                      |   | Total: |
| <u>Kids' Clothes/ Shoes/ Accessories</u>       |                                      |   | Total: |

| Category + Purchases                               | Online or In-Person?<br>Time of day? | Emotions when buying-- how were you feeling? Were you having a rough day?<br>Celebrating a win? | Amount |
|--|--------------------------------------|---|--------|
| <b>Home Goods</b>                                  |                                      |   |        |
| <u>Household Decor</u>                             |                                      |   | Total: |
| <u>Kitchen Gadgets</u>                             |                                      |   | Total: |
| <u>Seasonal Items</u>                              |                                      |   | Total: |
| <u>Consumables (candles, essential oils, etc.)</u> |                                      |   | Total: |

| Category + Purchases | Online or In-Person?<br>Time of day? | Emotions when buying-- how were you feeling? Were you having a rough day?<br>Celebrating a win? | Amount |
|----------------------|--------------------------------------|---|--------|
| <u>Miscellaneous</u> |                                      |   |        |
| <u>Technology</u>    |                                      |   | Total: |
| <u>Books</u>         |                                      |   | Total: |
| <u>Hobby</u>         |                                      |   | Total: |
| <u>Gifts</u>         |                                      |   | Total: |
| <u>Other</u>         |                                      |   | Total: |

### **Quick side note:**

Experiences are also discretionary spending. If you're in a season of life where you need to financially cut back, by all means include restaurants, concert tickets, and museum memberships in your list. But research consistently shows that experiences enhance our lives in ways that material possessions can't. You know the cliché, you won't remember the things you bought, but you'll remember the places you go and things you experience? Yeah, that one's pretty true. So to match your money with your values, still be intentional: Restaurant meals are far more enjoyable when you have a date night vs. when you forgot to throw something in the crock pot. But I'm not here to rain on your (hopefully literal!) parade: If your concert tickets and day trips are bringing you joy, well, you're already aligning your money with what matters most.

## Whew. Now what?!

Now you have a better idea of your spending, so it's time for us to tackle it head on. Why?



*Because our  
one magical,  
precious life is  
too valuable to  
waste it doing*

*← this.*