Find Where Your Money Goes

Track first. Judge never.

A budget tells money where to go. An expense tracker tells you where it actually went — and in most houses, those are two different stories. The budget isn't lying, exactly. It's just describing the month you planned, while the tracker describes the month you lived.

You don't need a month of data to learn something. Eleven honest lines will do it.

The example — eleven lines from one November

Here's a real worked example, the same one printed on our Expense Tracker. Eleven lines, November 3rd through the 13th, each with a category and one honest word beside it — need, or want:

Groceries — Groceries, Need, $86

Gas — Car, Need, $38

Coffee — Eating out, Want, $6

Shampoo + soap — Household, Need, $13

Lunch out — Eating out, Want, $14

Dog food — Pets, Need, $32

Movie rental — Fun, Want, $5

Groceries — Groceries, Need, $74

Oil change — Car, Need, $52

Birthday gift — Mom — Gifts, Need, $30

Snacks for work — Eating out, Want, $9

The page totals **$359**. The biggest single expense is groceries at $86 — and groceries across the whole stretch come to **$160**.

Now the wants. A six-dollar coffee. A fourteen-dollar lunch out. A five-dollar movie rental. Nine dollars of work snacks. Four small lines, **$34** all together — and eating out in pieces comes to **$29** across three of them.

Nothing here is a scandal. That's the point: **the leak is never one big thing.** It's four small things nobody wrote down.

The steps

- **Write it the day it happens.** While you still remember what it was. A line reconstructed a week later is a guess wearing a costume.
- **Give every line a category.** Groceries, car, eating out, fun — whatever fits your house. The category is what lets the month add itself up.
- **Mark it need or want — honestly.** Not harshly, honestly. A want marked as a want is information. A want hidden as a need is a leak with a disguise.
- **Read the month back in categories, not in guilt.** Groceries $160. Eating out $29. The numbers are the lesson; nobody needs a scolding from their own notebook.

The honest part

Tracking doesn't save a single dollar by itself. It only tells the truth — sometimes an uncomfortable one, like finding out the "we never eat out" house ate out three times in eleven days. What you do with the truth is the next step, and it's a planning step, not a punishment step. Plenty of people read their first honest month and change nothing except one line. That's enough. One line, aimed well, is how the leftover starts growing.

The free way

A notebook page works: four columns — the day, what it was, the category, and need or want. Fill it in as the day happens, add it up when the page fills, and read it back without flinching. Plenty of households find their leak with nothing fancier.

If you'd rather skip the setup, the ready-made version of this page is our Expense Tracker, in the shop — same four columns, same honest word beside every line.