



# Spending Analysis Worksheet

Locate your most recent monthly bank and credit card statements or use a financial record which best reflects your regular monthly finances.

Begin at the top of your bank statement and follow the steps below (if you have more than one statement, repeat this process for all your accounts and combine them into one list).

1. One by one, look at each item that took money out of your account — every bill you paid, every check, purchase, debit, cash withdrawal, etc., and put it in one of the three columns.
2. Don't overlook fees or other charges. Put these in the "Regular Bills" or "Needs" column.
3. Remember not to double—count items. For example, do not put down credit card payments unless it is to cover an older debt you are paying down.
4. Make calculations easier by rounding up or down to whole dollar amounts (for example, \$45.36 would be \$45; \$11.75 would be \$12).
5. Consider grouping similar items together. For example, put all your grocery shopping trips near each other
6. Cross off items on your financial record as you add them to this sheet to help track what you've recorded

Item Description	Regular Bills (Bills you pay on a regular basis that are about the same amount)	Needs (Things you need each month that vary in price)	Wants (Things you buy that you probably could do without)
Example: Rent			
Example: Bank fee			
Example: Groceries			
Example: Cash back on groceries			
Example: Lunch out			



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