kyabra
Strength in Community

Spending Diary

Use this diary to keep track of your individual or household spending, to help you develop a realistic budget

- As you spend money, record how much you spent, what you purchased and where from.
- You might like to group your expenses into categories such as housing, food, transport, health, education, clothing and leisure. Note, it is up to you to choose which categories are important to you and your family.
- Record all of your spending, even the small amounts ($2 for some gum or $4 for a coffee) as small expenses can add up. Don't forget to include bills that are paid by Direct Debit or Centrepay, as well as things like bank fees.
- Continue using this diary for at least a month to give yourself enough information about your spending needs over time.
- After a month, add up all of your spending. Your actual spending could be quite different to what you thought it should be.
- Use the information you've collected to develop a budget that works for you. Don't forget to factor in less regular expenses such as birthdays, back to school or car registration.
- You don't have to keep using a spending diary forever, but you might like to check in every now and then, recording your spending for a week or two to make sure your budget still meets your needs

Date	Shop or business name	Item/s purchased	Amount

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Date	Shop or business name	Item/s purchased	Amount

Kyabra Community Association

Kyabra Street, Runcorn

75 Old Progress Road, Richlands

(07) 3373 9499

16 Carroll St, Nambour

(07) 5441 3837

This resource has been developed with support from Ecstra Foundation. Ecstra is a not for profit organisation committed to building the financial wellbeing of all Australians within a fair financial system. One in three Australians find dealing with money stressful, find it difficult to talk about, and to manage money. Financial wellbeing is being able to talk about money, to make informed decisions about money, and to feel in control to plan for the future