

STEP 2

**TRACK**

## STEP 2 TRACK

Tracking your expenses means being aware of where your money is going *as you spend it.*

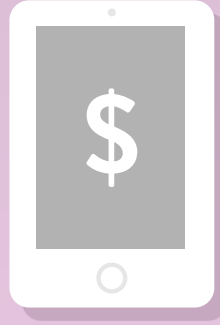
# IT'S TOTALLY UP TO YOU

## PAPER



Some swear by tracking their expenses with good ol' pencil and paper

## APPS



Others like to use budgeting apps on their smartphone or spreadsheets on their computer

## ENVELOPES



Some gravitate to unique approaches like portioning their spending money into envelopes

When you track your expenses,  
a couple of things will come to light.



You start to realize that every transaction, no matter how big or how small, is either contributing to a goal or taking away from it



The second thing you'll notice is that the longer you've been tracking your expenses, the more you'll see evidence of your progress

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## WHY TRACKING WORKS

Another critical element in sustaining motivation is competence, or your ability to do something well.

We thrive on being reminded that we're improving.

**Tracking your expenses helps you to identify your spending patterns and to course-correct when necessary**

By tracking your spending, you're also tracking your effort—you're creating a record of your progress along with a record of your transactions

Before long, you'll have tangible evidence of how your actions and your follow-through are contributing to a calmer, happier financial life

You'll see how capable you are of budgeting and you'll find it easier to keep your budgeting winning streak going

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## GET STARTED



Try out a new budgeting system today



Browse the App Store or the web, or pick up a book



Don't spend much time comparing budgeting approaches



Just pick one and try it out