

*Track your*  
**SPENDING**



**Track your spending for at least two months** using the method you're most comfortable with—spreadsheet, app or online banking



**My spending:**

**Needs goal: \$1,500**    **\$1,300**

**Wants goal: \$900**    **\$1,500**

**Savings goal: \$600**    **\$200**

**Then, compare your monthly spending to your 50/30/20 totals**

Don't worry if they don't match up at first—start shifting your spending habits to better align your totals with the 50/30/20 guidelines