



# Where My Money Is Going

A gentle awareness tracker

## Before You Begin

This is not a budget.

This is not about doing anything “right.”

This is simply a way to notice where your money is currently flowing--without judgment.

This is about awareness.



# Part 1: A Simple Tracking Window

For the next 7 days (or reflect on the past 7 days if easier), simply write down what you spend.

No categories needed at first.

Just notice.

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## Daily Spending

Day 1 \_\_\_\_\_

Day 2 \_\_\_\_\_

Day 3 \_\_\_\_\_

Day 4 \_\_\_\_\_

Day 5 \_\_\_\_\_

Day 6 \_\_\_\_\_

Day 7 \_\_\_\_\_



# Part 2: Gentle Categories (After Noticing)

Now, lightly group what you see.

## **Essential (needs)**

housing, food, transportation, bills

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## **Supportive (helps your life run smoothly):**

(services, tools, subscriptions, convenience)

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## **Personal (comfort, enjoyment, extras)**

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# Part 3: What I Notice

Pause and reflect:

**What surprised me?**

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**What feels aligned with how I want to live:**

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**What doesn't feel aligned?**

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# Part 4: Emotional Awareness

**As you reviewed your spending, did you feel:**

- Neutral
- Curious
- Surprised
- Anxious
- Judgmental toward myself
- Other: \_\_\_\_\_



# Part 5: One Gentle Adjustment

No big changes.

Just one small shift.

**One place I might adjust (if I choose):**

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# Part 6: A Grounding Reminder

Spending is not a measure of your worth.

It is simply a reflection of:

- needs
- habits
- circumstances
- seasons

Awareness creates choice.

**Your thoughts...**

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