

## Spending Trigger Tracker

Use this tracker to identify patterns in your spending habits. Each time you feel the urge to spend, note the details below. Over time, this will help you recognise your triggers and find better ways to manage them.

### Spending Trigger Log

Date & Time	Mood at the Time	Spending Temptation	Trigger (What Prompted It?)	Did You Buy It? (Y/N)	Alternative Action Taken

### Reflection:

Patterns I noticed: \_\_\_\_\_

What I can do differently next time: \_\_\_\_\_

Motivation Reminder:

*"Understanding why you want to spend is the first step to controlling it.  
Replace unnecessary purchases with habits that bring long-term value."*