

# Spending Diary Template

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Use this diary to track your daily spending each week, identify habits, and reflect on where your money is going.

**Week Number:**

Date	Item / Expense	Amount (£)	Need or Want?	Why did I buy this?	Notes / Reflection

## Weekly Reflection

- What spending surprised me this week?
- Were there any patterns (e.g. emotional, bored, tired)?
- What could I have skipped or delayed?
- What change will I try next week?