

# 30-Day Spending Tracker

*No judgment. Just data. Thirty days of clarity.*

*"The wise store up choice food and olive oil, but fools gulp theirs down."*

— Proverbs 21:20

Most people have no idea where their money actually goes. This tracker is not a budget — it is a mirror. Spend normally for 30 days. Record every transaction. At the end, the pattern becomes unavoidable.

### THE 24-HOUR RULE

Any unplanned purchase over £30 / \$30 — pause. Write it here first. Wait 24 hours before buying. Most of the time you will not go back. That gap is where wisdom lives.

CATEGORIES:

Housing

Food

Transport

Entertainment

Shopping

Health

Other

Name: \_\_\_\_\_

Month: \_\_\_\_\_

Start date: \_\_\_\_\_

DAYS 1 – 18

DAY	DATE	DESCRIPTION / MERCHANT	CATEGORY	AMOUNT	✓ PLAN	✗ UNPLAN
WEEK ONE						
1					<input type="checkbox"/>	<input type="checkbox"/>
2					<input type="checkbox"/>	<input type="checkbox"/>
3					<input type="checkbox"/>	<input type="checkbox"/>
4					<input type="checkbox"/>	<input type="checkbox"/>
5					<input type="checkbox"/>	<input type="checkbox"/>
6					<input type="checkbox"/>	<input type="checkbox"/>
7					<input type="checkbox"/>	<input type="checkbox"/>
WEEK TWO						
8					<input type="checkbox"/>	<input type="checkbox"/>
9					<input type="checkbox"/>	<input type="checkbox"/>
10					<input type="checkbox"/>	<input type="checkbox"/>
11					<input type="checkbox"/>	<input type="checkbox"/>
12					<input type="checkbox"/>	<input type="checkbox"/>
13					<input type="checkbox"/>	<input type="checkbox"/>
14					<input type="checkbox"/>	<input type="checkbox"/>
WEEK THREE						
15					<input type="checkbox"/>	<input type="checkbox"/>
16					<input type="checkbox"/>	<input type="checkbox"/>

DAY	DATE	DESCRIPTION / MERCHANT	CATEGORY	AMOUNT	✓ PLAN	<sup>x</sup> UNPLAN
17					<input type="checkbox"/>	<input type="checkbox"/>
18					<input type="checkbox"/>	<input type="checkbox"/>

# 30-Day Spending Tracker — Days 19–30

DAYS 19 – 30

DAY	DATE	DESCRIPTION / MERCHANT	CATEGORY	AMOUNT	✓ PLAN	✗ UNPLAN
19					<input type="checkbox"/>	<input type="checkbox"/>
20					<input type="checkbox"/>	<input type="checkbox"/>
21					<input type="checkbox"/>	<input type="checkbox"/>
WEEK FOUR						
22					<input type="checkbox"/>	<input type="checkbox"/>
23					<input type="checkbox"/>	<input type="checkbox"/>
24					<input type="checkbox"/>	<input type="checkbox"/>
25					<input type="checkbox"/>	<input type="checkbox"/>
26					<input type="checkbox"/>	<input type="checkbox"/>
27					<input type="checkbox"/>	<input type="checkbox"/>
28					<input type="checkbox"/>	<input type="checkbox"/>
WEEK FIVE						
29					<input type="checkbox"/>	<input type="checkbox"/>
30					<input type="checkbox"/>	<input type="checkbox"/>

WEEKLY TOTALS — fill from your daily rows above

	Housing	Food	Transport	Entertainment	Shopping	Health	Other	TOTAL
Week 1 (Days 1–7)								
Week 2 (Days 8–14)								
Week 3 (Days 15–21)								
Week 4 (Days 22–28)								
Days 29–30								
<b>30-DAY TOTAL</b>								

PATTERN ANALYSIS — complete at the end of 30 days

*The data does not lie. Answer these honestly. This is where the real work happens.*

**Which category cost you the most — planned or unplanned?**

*This is your biggest leak or your biggest value. Name it.*

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**What day or time of week had the most unplanned purchases?**

*Evenings? Weekends? After payday? The timing reveals the trigger.*

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**What emotion came up most often before unplanned spending?**

*Stress, boredom, social pressure, reward-seeking. Name it honestly.*

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**Which single purchase do you most wish you had used the 24-hour rule on?**

*This is your costliest habit. It needs a name before it can change.*

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**One specific thing you will do differently next month:**

*Not a feeling. A concrete action.*

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**HOW TO READ YOUR RESULTS**

Unplanned purchases	What it means	Next step
0–5	Excellent discipline. Already ahead of most.	Maintain. Review totals quarterly.
6–12	Normal. Small leaks you hadn't noticed until now.	Apply the 24-hour rule to your top category.
13–20	Spending driven by emotion more than intention.	Identify your emotional trigger. Name it.
20+	The leak is significant. Budget alone won't fix this.	Repeat this tracker next month.

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*"You cannot fix a leak you cannot see. Awareness comes before change."*

— House of Wisdom

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**Follow @HouseOfWisdom for a new principle every weekday.**

Run this tracker every month until the patterns change. Then run it again.