

# Spending Reflection

MONTH \_\_\_\_\_

USE THIS WORKSHEET TO REFLECT ON YOUR SPENDING PATTERNS AND HABITS.

. WHAT PURCHASES BROUGHT ME THE MOST JOY OR VALUE THIS MONTH?

WHERE DID I OVERSPEND AND WHY?

WHAT SPENDING TRIGGERED GUILT OR REGRET?

WHAT COULD I HAVE DONE DIFFERENTLY?

WHAT IS ONE THING I WILL CHANGE ABOUT MY SPENDING NEXT MONTH?