
30-Day Spending Check-In

A gentle, judgment-free daily practice to understand your money habits.

Sandra Bates Financial Counseling | AFC®

Your Name:

Start Date:

This check-in is not about being perfect — it's about getting curious. Every time you open this and write something down, you're choosing to understand your money with kindness. Notice patterns without criticism. Celebrate every entry, no matter how small. You don't have to have it all figured out — you just have to show up.

How to Use This Check-In

- ♦ Write down what you spent each day — even small amounts count.
- ♦ Note how you felt before and after spending. Emotions are data, not weakness.
- ♦ No judgment, just observation. Every entry is progress.
- ♦ At the end of each week, look for patterns with gentle curiosity.
- ♦ Celebrate showing up — not perfection. Progress over perfection, always.

"Every dollar has a story. This is where you start listening."

Week 1 *Days 1–7*

Day 1

Date:

What I spent today:

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.....

How I felt:

.....

Daily Total: \$

Day 2

Date:

What I spent today:

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.....

How I felt:

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Daily Total: \$

Day 3

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 4

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 5

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 6

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 7

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Week 1 Reflection

Take a moment. No judgment — just curiosity.

My total spending this week: \$

One pattern I noticed:

One thing I'm proud of:

Day 8

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 9

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 10

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 11

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 12

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 13

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 14

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Week 2 Reflection

Take a moment. No judgment — just curiosity.

My total spending this week: \$

One pattern I noticed:

One thing I'm proud of:

Week 3

Days 15–21

Day 15

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 16

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 17

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 18

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 19

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 20

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 21

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Week 3 Reflection

Take a moment. No judgment — just curiosity.

My total spending this week: \$

One pattern I noticed:

One thing I'm proud of:

Week 4

Days 22–30

Day 22

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 23

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 24

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 25

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 26

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 27

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 28

Date:

What I spent today:

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How I felt:

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Daily Total: \$

Day 29

Date:

What I spent today:

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How I felt:

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Daily Total: \$

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Day 30

Date:

What I spent today:

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How I felt:

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Daily Total: \$

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Week 4 Reflection

Take a moment. No judgment — just curiosity.

My total spending this week: \$

One pattern I noticed:

One thing I'm proud of:

End-of-Month Reflection

You did it. Take a breath and look back with kindness.

Total spent this month: \$

Category I spent most on:

One habit I want to keep:

One habit I want to change:

What did this month teach me about my relationship with money?

Write freely. This is your space. No wrong answers.

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