

**ATM/CREDIT CARD  
CASH TRACKER**

will help you track your spending daily!

1. Jot down the dollar amount and item on the back of this folder. Indicate whether the expense was paid with ATM, CC or Cash. Include everything from coffee and soda to postage stamps.
2. Do this for two or three weeks (a month is better!) to track where your cash has gone.
3. Total each week and decide where you can make changes to cut spending.

If you can reduce costs by \$20.00 a week, you will spend \$1,040 less in one year!

**Saving Tips**

- ✓ Ask Yourself:  
Do I really need this?  
Is this a want or a need?
- ✓ Don't carry a lot of cash or your credit cards. Shop and compare, then buy.
- ✓ Save loose pocket change daily and deposit in a savings account monthly.

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