Spend Smart! Challenge

Activity Tracker

Name _____

The Challenge

The Spend Smart! Challenge is designed to help you make small, positive changes to your personal finance habits. To participate, track all of your daily expenses on your Expense Tracking Sheet for eight weeks.

The Goal

For each day you record all of your expenses, mark an 'X' on the activity calendar below for that day. Earn one point for every 'X' you mark and tall your total for each week. Earn at least 40 points by the end of the campaign to complete the challenge.

	SUN	MON	TUES	WED	THU	FRI	SAT	POINTS
Week 1								_____
Week 2								_____
Week 3								_____
Week 4								_____
Week 5								_____
Week 6								_____
Week 7								_____
Week 8								_____

GRAND TOTAL POINTS _____

Turn in your completed activity tracker to

_____ by _____.

Schurz Choice BENEFITS PROGRAM

Spend Smart! Challenge

Expense Tracking Sheet

This sheet is for your records only! You do not need to turn it in or share it with others.

Track all of your daily expenses on this sheet for eight weeks. For each day that you record all of your expenses, mark an 'X' on your Activity Tracker for that day. At the end of each week, tally how many days you tracked all of your expenses. Each day with an 'X' equals one point. Earn at least 40 points to complete the challenge! Upon completion you will turn in your Activity Tracker to your campaign coordinator.

Where is my money going?

To get a better idea of where your money is going, place each expense into a category. Categories may include mortgage/rent, auto insurance, utilities, phone, automotive, groceries, restaurants, shopping, entertainment, gifts/charity, and more.

Date	Expense	Category	Amount

*continued on back

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Expense Tracking Sheet

Date	Expense	Category	Amount