Tracking Spending

Money

How to find out where money actually goes, in one month.

The measurement comes before the intervention.

1. **Export a full month**
   From every account and card. Missing one distorts everything.

2. **Categorise every line**
   Ten categories is plenty. More becomes unusable.

3. **Separate fixed from variable**
   Fixed costs need renegotiating; variable ones need decisions.

4. **Find the top three**
   Nearly all savings come from the largest categories.

5. **Change one thing**
   Then re-measure the following month.

WHERE IT USUALLY GOES

Housing and transport dominate
Food is the largest variable cost
Subscriptions accumulate invisibly

> **Cutting the two largest categories by 10% almost always beats eliminating several small ones.**