

30-DAY SPENDING LEAK CHALLENGE

A spending leak is money that quietly leaves your account without real intention.

It's not about guilt. It's about awareness.

For 30 days, track spending in the categories below and notice patterns.

What To Track

Focus on:

- Subscriptions (streaming, apps, memberships)
- Small daily purchases (coffee, snacks, convenience items)
- Takeaway & food delivery
- Buy Now Pay Later repayments
- Impulse online purchases
- Unplanned "treat" spending

You don't need to track essentials like rent or medication here.

This page is about the leaks.

WEEKLY SPENDING LOG

Week 1

What I spent on non-essential items: \$ _____

What triggered it? _____

Was it intentional or impulsive? _____

Did it genuinely add value? _____

Week 2

Non-essential spending: \$ _____

Trigger: _____

Intentional or impulsive? _____

Added value? _____

Week 3

Non-essential spending: \$ _____

Trigger: _____

Intentional or impulsive? _____

Added value? _____

Week 4

Non-essential spending: \$ _____

Trigger: _____

Intentional or impulsive? _____

Added value? _____

Reflection

Average weekly “leak” spending: \$ _____

If I reduced this by \$ _____ per week,

I could save approximately:

\$ _____ per year

(Weekly amount × 52)

Where Could That Money Go Instead?

- Emergency fund
- Health buffer
- Travel
- Debt reduction
- Study
- Super contribution
- Other: _____

Gentle Questions (No Judgment)

- Was I spending out of stress, boredom, fatigue, or habit?
- Are there subscriptions I forgot about?
- Did convenience cost me more than I realised?
- Did Buy Now Pay Later make spending feel smaller than it was?

One Small Change I’ll Make This Month:
