The Office of the Indiana Secretary of State
Securities Division

INDIANA INVESTMENT WATCH
www.IndianaInvestmentWatch.com

Where does your money go?

Managing your money well requires a balancing act between spending now and saving for later. To help stay on track with your spending, first get an idea of where your money is going. Write down everything you spend money on for one week, even if it's as little as a 75 cent drink from the vending machine. Next, categorize your expenses into things you need (i.e. rent, insurance) versus things you want (i.e. vacations, entertainment). Be honest about your wants. For example, while you *need* to eat, you don't have to eat out, which is generally more expensive than cooking at home. If you need more room, use the back of this sheet.

If your expenses exceed your income, reevaluate where your money is going and cut back on the items you want, but don't necessarily need. Also, use this spending log as a basis for creating a budget. For tips on creating a budget, visit www.IndianaInvestmentWatch.com.

Date	What you purchased	Amount Spent	Want or Need?