**Sample Tracking Plan**

Tracking vs Budgeting – The system of tracking vs budgeting is to begin keeping track of all expenses and categorizing them in an envelope system for three months. This is actually the opposite of budgeting, but tracks your current decisions and helps you to both know where yor money is going and question your spending from the beginning as once we start checking our behavior, we change it.

**Envelope system:**

Keep your system very simple by starting with one envelope and stuffing all receipts in this envelope. Then at the end of the first week, divide the receipts into broad categories and then stuff the receipts into your categorized envelopes the second week.

Continue this system for three months before questioning your exact categories due to quarterly expenses. The simple act of tracking and reviewing the receipts and categorizing them alone will tighten your spending!

Pair this envelope system with tracking savings and earnings receipts as well.

**Write it down:**

You may advance to writing these categories into a budget or you may stay with this envelope system. Either way, you are better off with this system than with not reviewing your finances at all.

Good luck and happy budgeting!!