



What do they THINK AND FEEL?

what really counts
major preoccupations
worries & aspirations

Tracking
expenses daily
is essential to
keeping you on
that budget

Tracking your
expenses on a day-
to-day basis helps
you to see your
progress on the
road to your
financial goals.

write down
every expense
it helps you
spend more
mindfully

As you track your
spending over
time, you'll get a
better idea of
what's happening
with your cash

What do they SEE?

environment
friends
what the market offers

What do they SAY AND DO?

attitude in public
appearance
behavior towards others

Do as per
budget planning
every day
throughout the
month

Track your
expenses is to
identify and
eliminate
wasteful
spending habits

you become
more aware of
what you are
spending and
where you are
spending it

Don't
spending for
unnecessary
things

What do they HEAR?

what friends say
what boss say
what influencers say

PAIN

fears
frustrations
obstacles

Lack of
savings

Less
financial
security

GAIN

"wants" / needs
measures of success
obstacles

Financial
control

Encourages
and
increases
savings