Moti Begna

FSOS 3101

11/8/2019

**Worksheet 3: Spending Log** (10 points)

Directions: Use the grids below to track your spending for four consecutive weeks. (4 points for information in the table) Answer the response questions below.

\* You are allowed to submit a handwritten or a type written log.

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| **WEEK 1** |  |  |  |  |  |
| **Monday** | | **Tuesday** | | **Wednesday** | |
| Description | $ | Description | $ | Description | $ |
| T-Shirt | 5.00 | None |  | None |  |
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| **Thursday** | | **Friday** | | **Saturday/Sunday** | |
| Description | $ | Description | $ | Description | $ |
| Alcohol | 28 .00 |  |  |  |  |
| Poker | 10.00 | Food | 10.00 | Food | 15.00 |
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| WEEK 1 TOTAL | 53.00 |  |  |  |  |
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| **WEEK 2** |  |  |  |  |  |
| **Monday** | | **Tuesday** | | **Wednesday** | |
| Description | $ | Description | $ | Description | $ |
| None |  | None |  | Food | 15.00 |
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| **Thursday** | | **Friday** | | **Saturday/Sunday** | |
| Description | $ | Description | $ | Description | $ |
| Alcohol | 21.00 | Lime Scooter | 2.00 | Uber | 20.00 |
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| WEEK 2 TOTAL | 58.00 |  |  |  |  |
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| **WEEK 3** |  |  |  |  |  |
| **Monday** | | **Tuesday** | | **Wednesday** | |
| Description | $ | Description | $ | Description | $ |
| Food | 16.00 | Lime Scooter | 7.50 | None |  |
| TV Antenna | 13.00 | Book | 18.00 |  |  |
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| **Thursday** | | **Friday** | | **Saturday/Sunday** | |
| Description | $ | Description | $ | Description | $ |
| None |  | Alcohol | 23.00 | None |  |
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| WEEK 3 TOTAL | 77.50 |  |  |  |  |
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| **WEEK 4** |  |  |  |  |  |
| **Monday** | | **Tuesday** | | **Wednesday** | |
| Description | $ | Description | $ | Description | $ |
| Groceries | 50.00 | None |  | Food | 12.00 |
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| **Thursday** | | **Friday** | | **Saturday/Sunday** | |
| Description | $ | Description | $ | Description | $ |
| None |  | Lime Scooter | 2.00 | Halloween Decorations | 32.00 |
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| WEEK 4 TOTAL | 96.00 |  |  |  |  |

**Response Questions:**  (2 points for each question)

1. Was this a typical month for you in terms of spending? Why or why not?

In many ways, this was a typical month in regard to spending, with the exception of buying Halloween decorations. On the weekends, I tend to go out drinking with some friends, so a lot of my spending occurs heavily in the later half of the week. In addition to that, I typically eat out about once or twice a week. This month however, I only ate out once which is mostly likely due to the fact that I was hyper-aware of what I was spending since I was tracking it for this assignment. Other than that, there are also typically days in the week where I’m not spending any money at all. These are normally days where I’m very busy, such as going to office hours on top of classes, working on projects, going to work, going to the gym, and studying.

2. List 2 categories where you spent the most money?

Two places where I more evidently spend the most money is on eating out and buying alcohol. These are the more consistent areas week to week in regards to where my variable expenses are going.

3. Where would you like to make a change on your spending? Provide one example. How will you make this change?

One thing I’ve noticed over the course of recording my spending is that a lot of money goes into buying alcohol whenever I go out. While this is a common trope of being a college student, it is something that I would like to change. I can do this buy simply being more cognizant about what I am buying, and where I am buying it from. Whether that means that I stop myself at a more conservative limit, or by picking places that I know are more inexpensive, mindfulness is the most important aspect of how I can lower the amount I’m spending.