

# AI-Powered Spending Audit Worksheet

## Step 1: Review Your Spending Categories

- Subscriptions (List all active services)
- Food & Delivery
- Fun Money (Streaming, hobbies, social events)
- Impulse Buys / Unpredictables

## Step 2: Identify Patterns or Surprises

What spending surprised you the most?

Where did you spend more than expected?

Where did you spend with the least joy or value?

## Step 3: Set Guardrails

- Delivery limit: \_\_\_\_\_
- Subscriptions cap: \_\_\_\_\_
- Impulse buffer: \_\_\_\_\_

## Step 4: Weekly Review Notes

Week 1 Notes: \_\_\_\_\_

Week 2 Notes: \_\_\_\_\_

Week 3 Notes: \_\_\_\_\_

Week 4 Notes: \_\_\_\_\_