

THE STATS

Almost half of employees are worried about money, according to a new survey by Salary Finance. It's bad enough that financial stress hurts our wallets; on top of that, it can cause harm to our physical health. A cash-strapped employee is 3.4 times more likely to experience anxiety or panic attacks and is four times more likely to suffer from depression. It can mess with our work, too: financial stress makes you 5.8 times more likely to miss deadlines and 4.9 times more likely to produce lower quality work.

For people who feel stressed about money, it can be hard to imagine a life in which financial stress isn't a constant. Stressing about money can give us a false sense of control over it. When we're worried, at least we're thinking about it, right? But the stats speak for themselves: money stress hurts us. So it's time to get in control.

Money 2020 is a monthly newsletter series that will help you achieve your financial vision - whatever that may be. Each month we will focus on a different theme, and we'll include a small challenge related to that theme.

This month's theme is **tracking your expenses**.

THE CHALLENGE

The first step to gaining control of your financial wellness is to actually face it. We've all been there: we have a weekend where we give in to the "Treat Yo Self" mindset, and we're afraid to look at our bank accounts come Monday. Tracking your spending will prevent you from being surprised when you look at that balance, and will help you feel in control of your finances.

Use this tracking sheet to keep track of how much money you spend each week. Print four to track for a whole month.



WEEKLY EXPENSE TRACKER

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

WHAT TO WRITE DOWN

MONDAY Feb. 3

- \$4.75 - coffee
- \$8.97 - lunch
- \$9.99 - Netflix
- \$1.75 - soda
- \$27.33 - groceries

date

what you spent it on

how much you spent

You want to write down each time you swipe your card or cash leaves your hand. Don't forget to include those automatic payments, too! (Yes, this means you may be looking at your bank account more often than usual!)

Try it for a whole month, and be sure to hang onto your tracking sheets, because it will help you with next month's challenge!

OTHER WAYS TO TRACK

GOOGLE SHEETS



PLANNER INSERTS



NOTEBOOK

For more information and resources, visit:

[GATORCARE.ORG/MONEY-2020](https://gatorcare.org/money-2020)