iwt I Will Teach You To Be Rich

SPENDING AUDIT

If your money disappears into a black hole each month, the Spending Audit shows you how to fix it. You'll see where it's going, stop the leaks, and free up cash for what you love.

↘ Step 1: Pick the Category That Matters

If you had $25,000 to spend on any of the below, which would you put your money into? Your answer — the one you instinctively came to within seconds — is likely your #1 Money Dial. Circle it!

- Eating out
- Health & Wellness
- Experiences
- Generosity
- Status
- Travel
- Convenience
- Relationships
- Luxury
- Self-Improvement

↘ Step 2: Gather the Numbers

Look back at your spending over the last 1–3 months. Use your Conscious Spending Plan, YNAB, or your credit card/bank statements and total up your spending in each category. Don't stress about precision — just get a rough idea.

Category...	*Amount Spent...*

↘ Step 3: Spot the Patterns

Which 2–3 discretionary spending areas are draining the most money?	
Which categories do you not care about?	
Where are you happy to spend more because it's your Money Dial and part of your Rich Life?	

↘ Step 4: Redirect with Intention

Where will you cut back and by how much? Be specific. Is it $100 less per month on takeout?	Where will you redirect that money? Be specific. Is it for an extra weekend trip upstate each year?

↘ Step 5: Automate It

- Use your Conscious Spending Plan to redirect money where you want it to go.
- Automate the redirect so you can spend without guilt.
- Review your Spending Audit quarterly (or at your Monthly Money Meeting) and adjust as needed.