FSB™
Financial Strength Builder

Track spending, start a log and continue it

Do you ever wonder where your money goes? Do you earn a living and still feel you have no money? The fact that you are in this program means you have most likely felt this way at some point or another. The truth is, until you begin honestly tracking your spending, you will always feel this way. To track your money honestly you must log every penny you spend and every penny you earn. After you make this a habit, you will begin to realize you have full control over your money and that your money does not control you. Once you have full control over your money, you will begin to make subtle improvements to your every day spending.

When you first begin tracking your money make sure to remember a few important tips that will make the process much easier.

1. Track everything. There should not be a single purchase you make that you do not log – this includes cash transactions and transactions without receipts.

2. Record what you spend every day. Try to enter your purchases into your tracking system on a daily basis.

3. Get organized. Organization does not need to be anything too fancy. The most important thing is to have an area devoted to keeping your receipts and notes so you can easily find them when it's time to enter them into your system.

The tool you use to track your spending must be one you are comfortable with, understand, and is easy enough to use on a consistent basis. Throughout your program there are going to be many tools and resources available to help you along the way. One of these tools is The Frugality Game™ (TFG). TFG has several tools, including a great "envelope system", to help you manage your money better and keep your financial life organized.

Below are a few of the resources you can find in **The Frugality Game™.**

The Envelope System

The electronic envelope system is used to track your daily spending and earnings in an easy to use format. Your expenses are categorized for you; all you need to do is click on how much money you spend on a particular item. This will help get you in the habit of tracking what you spend so you know where you're at with your money each day.

Journal

When you begin playing TFG you will have access to your very own personal journal. This journal is for recording what you are learning, your emotions, feelings, or anything else you want. It's a great way to track your emotional progress and stay committed during the program.

Interactive ways to evaluate your day-to-day spending

TFG provides several "eye-opening" moments when you discover how quickly those simple items you purchase can add up to huge sums of money over a week, a month, a year, and even five years. It is important to evaluate your current spending in order to effectively make changes for your future spending.

Learn how (and where) to cut back on your bills

Fern Frugal, one of the characters in The Frugality Game™, provides tips throughout the game that will help you think about where to cut back on your monthly bills. She shares her thoughts on conserving energy, inexpensive and free family activities, determining your needs from your wants, and much more.

The resources listed above are just some of what you will discover as you journey through The Frugality Game™. Register now to get started.

Visit www.thefrugalitygame.com log in and start on your journey toward financial strength.