

Finding money

Use this chart to list some of the things that you buy often.

Note how often you buy them in a month. Put down how much they usually cost (“average price”). Then figure out how much you spend on them in a month. Some examples might include:

- Public transit fare or parking
- Coffee or tea
- App purchases
- Meals out
- Movies or videos on demand
- Snacks or junk food
- Clothes or personal items
- Cigarettes and alcohol
- Personal lending

Things I buy often	How often I buy them	Average price	Cost per month
Example: Coffee	Once a day; 20 days per month	\$1.50	20 x \$1.50 = \$30.00
Total			

How to convert to a monthly cost:

If amount is:	Then:
Weekly	Multiply by 4.33
Every two weeks	Multiply by 26 and then divide by 12
Twice a month	Multiply by 2
Four times a year	Divide by 3
Twice a year	Divide by 6
Once a year	Divide by 12