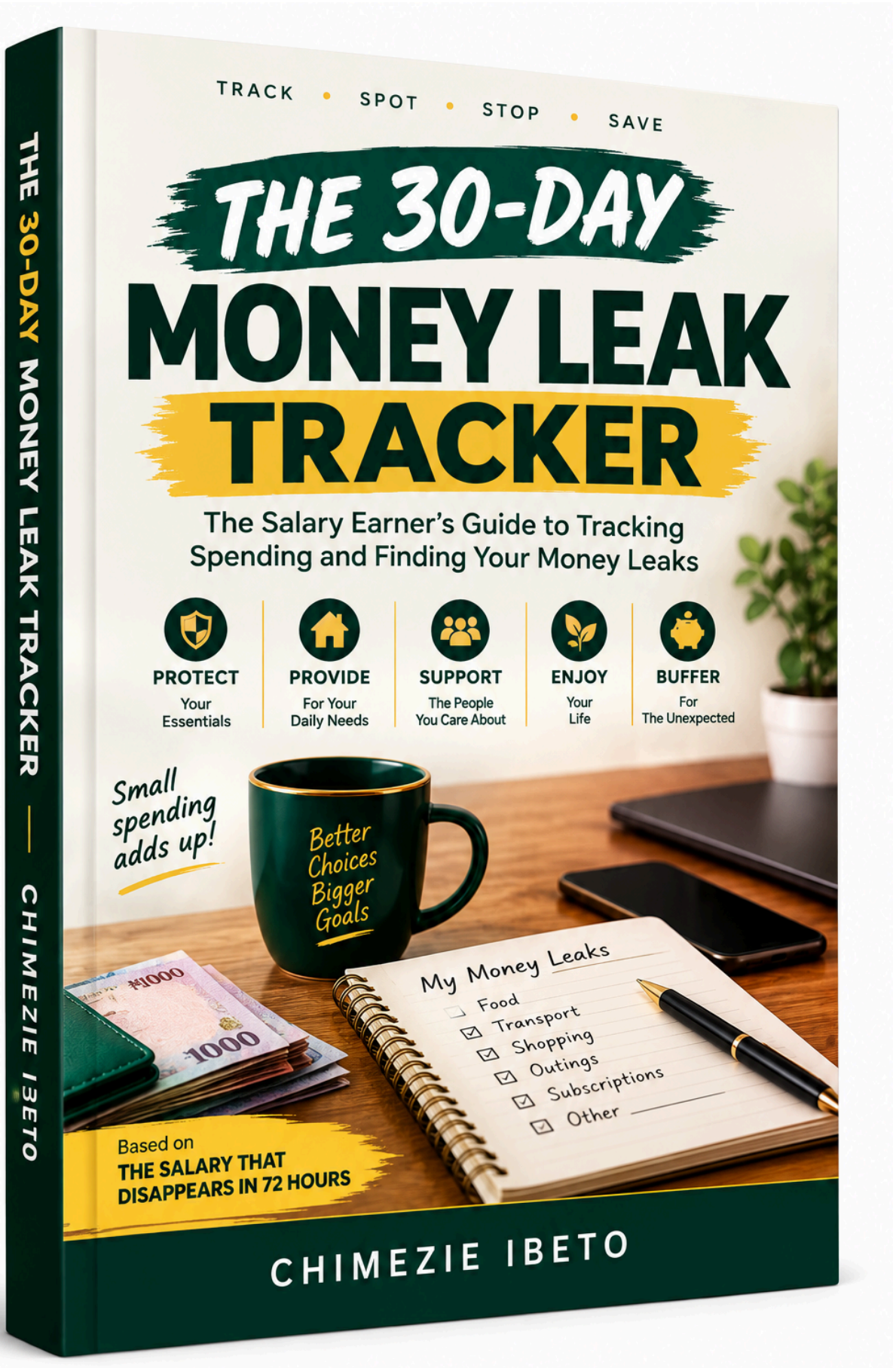

THE 30-DAY MONEY LEAK TRACKER — CHIMEZIE IBETO
TRACK • SPOT • STOP • SAVE
THE 30-DAY
MONEY LEAK
TRACKER
The Salary Earner's Guide to Tracking Spending and Finding Your Money Leaks
PROTECT Your Essentials
PROVIDE For Your Daily Needs
SUPPORT The People You Care About
ENJOY Your Life
BUFFER For The Unexpected
Small spending adds up!
Better Choices Bigger Goals
My Money Leaks
Food
Transport
Shopping
Outings
Subscriptions
Other
Based on
THE SALARY THAT DISAPPEARS IN 72 HOURS
CHIMEZIE IBETO

The 30-Day Money Leak Tracker: The Salary Earner's Guide to Tracking Spending and Finding Your Money Leaks

Find the Small-Small Spending That Keeps Eating Your Salary

A Practical 30-Day Spending Leak Workbook

Based on the 72-Hour Payday Reset

YOUR MONEY. YOUR HABITS. YOUR EVIDENCE.

A simple daily tracker designed to help you see the small expenses, spending habits and triggers that quietly drain your salary.

PROTECT • PROVIDE • SUPPORT • ENJOY • BUFFER

THE SALARY THAT DISAPPEARS IN 72 HOURS

THIS TRACKER BELONGS TO

Name:

Month:

Salary Date:

TABLE OF CONTENTS

CHAPTER 1: START HERE

CHAPTER 2: YOUR SPENDING LEAK PROFILE

CHAPTER 3: WEEK 1

CHAPTER 4: WEEK 2

CHAPTER 5: WEEK 3

CHAPTER 6: WEEK 4

CHAPTER 7: 30-DAY REVIEW

Where Did Your Money Actually Go?

YOUR 30-DAY MONEY SYSTEM

GET PAID → PROTECT → PLAN → TRACK → CONTROL → REVIEW → REPEAT

CHAPTER 1

Start Here

CATCH YOUR MONEY LEAKS
WHERE DID MY MONEY GO?

Your salary doesn't always disappear because of one big expense.

Sometimes it's:

₦1,000 here.

₦2,500 there.

₦3,000 for food.

₦1,500 for transport.

₦5,000 because your friends were outside.

Another **₦2,000** because you were tired.

Then payday comes again.

And you're asking:

“Where did all my money go?”

This tracker is designed to help you find out.

For the next 30 days, record your spending **without judging yourself**.

The goal isn't to stop spending.

The goal is to **see where your money is actually going.**

HOW TO USE THIS TRACKER

Every time you spend money, record it.

Even if it's only **₦500**.

For each expense, record:

WHAT — What did I spend on?

HOW MUCH — How much did I spend?

BUCKET — Which money bucket did it come from?

WHY — Why did I spend it?

PLANNED? — Did I plan for this expense?

YOUR 4 SIMPLE RULES

01 — RECORD IT

Don't rely on memory.

02 — RECORD EVERYTHING

Small spending counts.

03 — DON'T HIDE THE UGLY ONES

Unplanned spending can teach you the most.

04 — REVIEW WEEKLY

Don't wait until the end of the month to notice a pattern.

YOUR FIVE MONEY BUCKETS

PROTECT

Savings, emergency funds, debt and important financial commitments.

PROVIDE

Food, transport, data, electricity and everyday needs.

SUPPORT

Money intentionally set aside for family, dependants or agreed support.

ENJOY

Entertainment, outings, shopping and personal treats.

BUFFER

Unexpected expenses and small emergencies.

MY TRACKING DETAILS

Starting Salary: ₦

Weekly Spending Limit: ₦

My Main Money Goal This Month:

REMEMBER

You cannot control what you refuse to see.

CHAPTER 2

Your Spending Leak Profile

KNOW YOUR USUAL SUSPECTS

Before you start tracking, make a prediction.

Which spending habits do you think are eating your salary?

Don't overthink it.

Tick what sounds familiar.

MY POSSIBLE MONEY LEAKS

- [ ] Eating out
- [ ] Food delivery
- [ ] Transport
- [ ] Online shopping
- [ ] Clothes
- [ ] Beauty / grooming
- [ ] Airtime / data
- [ ] Subscriptions

- [ ] Outings
- [ ] Drinks / entertainment
- [ ] Random transfers
- [ ] Helping friends
- [ ] Helping family
- [ ] Impulse purchases
- [ ] Small-small daily spending
- [ ] Stress spending
- [ ] Boredom spending
- [ ] Other:

MY TOP 3 MONEY LEAKS

1:

2:

3:

MY BIGGEST SPENDING TRIGGERS

When am I most likely to spend money I didn't plan to spend?

- [ ] After payday
- [ ] When I'm stressed

- [ ] When I'm bored
- [ ] When I'm with friends
- [ ] While scrolling social media
- [ ] When I receive unexpected money
- [ ] When someone asks me for money
- [ ] When I want to reward myself
- [ ] When I see a discount
- [ ] Other: [FILLABLE FIELD]

MY PREDICTION

I THINK MY BIGGEST MONEY LEAK THIS MONTH WILL BE:

I EXPECT TO SPEND ABOUT:

~~₦~~

CHECK YOUR PREDICTION AT THE END

Was I right?

- [ ] Yes
- [ ] No
- [ ] Partly

CHAPTER 3

Week 1

DAYS 1–7

THE FIRST WEEK

The first few days after payday can set the tone for the entire month.

Don't try to remember what you spent.

WRITE IT DOWN.

DAILY SPENDING LOG

DAY	WHAT DID I SPEND ON?	AMOUNT	BUCKET	PLANNED?	WHY DID I SPEND?
1		₦		☐ Yes ☐ No	
2		₦		☐ Yes ☐ No	
3		₦		☐ Yes ☐ No	
4		₦		☐ Yes ☐ No	
5		₦		☐ Yes ☐ No	

6		₦			☐ Yes ☐ No	
7		₦			☐ Yes ☐ No	

WEEK 1 TOTAL

Total Spent: ₦

Weekly Limit: ₦

Amount Remaining: ₦

WEEK 1 CHECK-IN

What did I spend the most money on?

What purchase surprised me?

What spending could I have avoided?

MY BIGGEST WEEK 1 LEAK

₦ went toward:

WEEK 1 REMINDER

Don't change your behaviour yet.

First, collect the evidence.

CHAPTER 4

Week 2

DAYS 8–14

WHERE IS IT GOING?

Week 1 showed you what happened.

Now look for **repetition**.

Maybe you're buying food outside more often than you realised.

Maybe transport is higher than expected.

Maybe those “just ₦2,000” purchases keep appearing.

DAILY SPENDING LOG

DAY	WHAT DID I SPEND ON?	AMOUNT	BUCKET	PLANNED?	WHY DID I SPEND?
8		₦		☐ Yes ☐ No	
9		₦		☐ Yes ☐ No	
10		₦		☐ Yes ☐ No	
11		₦		☐ Yes ☐ No	

12		₦			Yes No	
13		₦			Yes No	
14		₦			Yes No	

WEEK 2 TOTAL

Total Spent: ₦

Weekly Limit: ₦

Amount Remaining: ₦

WEEK 2 CHECK-IN

What expense appeared more than once?

What did I spend money on without planning for it?

Did I spend from another bucket to cover my spending?

Yes

No

If yes, which bucket?

ONE HABIT I AM STARTING TO NOTICE:

WEEK 2 REMINDER

Repeated small spending can become a big monthly expense.

CHAPTER 5

Week 3

DAYS 15–21

CATCH THE PATTERN

You now have two weeks of evidence.

This week, stop looking at individual purchases.

Look for the pattern.

WHICH CATEGORY IS TAKING THE MOST?

- [ ] Food
- [ ] Transport
- [ ] Shopping
- [ ] Family / Friends
- [ ] Entertainment
- [ ] Airtime / Data
- [ ] Subscriptions
- [ ] Other: _____

DAILY SPENDING LOG

DAY	WHAT DID I SPEND ON?	AMOUNT	BUCKET	PLANNED?	WHY DID I SPEND?
15		₦		☐ Yes ☐ No	
16		₦		☐ Yes ☐ No	
17		₦		☐ Yes ☐ No	
18		₦		☐ Yes ☐ No	
19		₦		☐ Yes ☐ No	
20		₦		☐ Yes ☐ No	
21		₦		☐ Yes ☐ No	

MY BIGGEST PATTERN

I NOTICE THAT I TEND TO SPEND WHEN:

THE EXPENSE I NEED TO WATCH MOST IS:

ONE CHANGE I WILL MAKE THIS WEEK:

WEEK 3 TOTAL

Total Spent: ₦

Weekly Limit: ₦

Amount Remaining: ₦

MY WEEK 3 REALISATION

“I didn't realise I was spending so much on…”

CHAPTER 6

Week 4

DAYS 22–30

FINISH STRONG

You're almost at the end.

Don't suddenly spend your remaining money because payday is close.

Remember:

MONEY LEFT AT MONTH-END IS NOT MONEY YOU FAILED TO SPEND.

IT IS MONEY YOU MANAGED TO KEEP.

DAILY SPENDING LOG

DAY	WHAT DID I SPEND ON?	AMOUNT	BUCKET	PLANNED?	WHY DID I SPEND?
22		₦		☐ Yes ☐ No	
23		₦		☐ Yes ☐ No	
24		₦		☐ Yes ☐ No	

25		₦			☐ Yes ☐ No		
26		₦			☐ Yes ☐ No		
27		₦			☐ Yes ☐ No		
28		₦			☐ Yes ☐ No		
29		₦			☐ Yes ☐ No		
30		₦			☐ Yes ☐ No		

WEEK 4 TOTAL

Total Spent: ₦

Weekly Limit: ₦

Amount Remaining: ₦

FINAL DAYS CHECK-IN

DID I REACH THE END OF THE MONTH WITH MONEY LEFT?

☐ Yes

☐ No

HOW MUCH?

₦

WHAT HELPED ME KEEP IT?

WHAT ALMOST MADE ME SPEND IT?

BEFORE YOUR NEXT PAYDAY

- [ ] I know my biggest spending leak.
- [ ] I know my biggest spending trigger.
- [ ] I know which expense needs more control.
- [ ] I know what I want to change next month.

CHAPTER 7

30-Day Review

WHERE DID YOUR MONEY ACTUALLY GO?

You now have **30 days of evidence**.

This is where the tracker becomes useful.

Don't just look at how much you spent.

Look at **what kept happening.**

MY 30-DAY SPENDING TOTAL

Total Spent: ₦

Total Planned Spending: ₦

Total Unplanned Spending: ₦

Money Left: ₦

MY BIGGEST MONEY LEAK

CATEGORY

TOTAL SPENT

₦

NUMBER OF TIMES I SPENT ON IT

MY TOP 5 SPENDING LEAKS

RANK	SPENDING LEAK	TOTAL SPENT
1		₦
2		₦
3		₦
4		₦
5		₦

THE QUESTION THAT MATTERS

Look at your biggest leak.

Ask yourself:

“If I had kept this money, what could it have done for me?”

- [ ] Increased my savings
- [ ] Paid a bill
- [ ] Covered transport

- [ ] Reduced my end-of-month stress
- [ ] Increased my emergency buffer
- [ ] Helped me reach a financial goal
- [ ] Given me more breathing room
- [ ] Other: _____

MY NEW MONEY RULE

NEXT PAYDAY, I WILL STOP / REDUCE / CONTROL:

_____

INSTEAD, I WILL:

_____

MY TARGET SAVING FROM THIS CHANGE:

₦ _____

MY NEXT PAYDAY COMMITMENT

Complete the sentence:

“When my salary enters next month, I will organise my money before I…”

_____

MY 30-DAY SCORE

HOW WELL DID I TRACK MY SPENDING?

1 2 3 4 5 6 7 8 9 10

HOW WELL DID I CONTROL MY MONEY LEAKS?

1 2 3 4 5 6 7 8 9 10

MY FINAL MONEY LESSON

THE BIGGEST THING I LEARNED ABOUT MY SPENDING IS:

YOUR NEXT PAYDAY

Don't wait until your salary disappears before you start managing it.

On your next payday:

GET PAID
↓
PROTECT
↓
PLAN
↓
CONTROL
↓
TRACK
↓
REVIEW
↓
REPEAT

FINAL REMINDER

SMALL SPENDING IS NOT ALWAYS SMALL WHEN IT HAPPENS REPEATEDLY.

You don't need to stop enjoying your money.

You need to know **where it is going.**

Protect what matters.

Plan what you can spend.

Control the leaks.

Enjoy what you've assigned for enjoyment.

Then repeat the **72-Hour Payday Reset™**.

YOUR MONEY BECOMES EASIER TO MANAGE WHEN YOU STOP GUESSING AND START SEEING.