

THE JOURNAL FOUNDRY CO.

FREE SAMPLE

The Spending Journal

The opening pages and the first three days, exactly as they are in the full journal.

Print single-sided on A4 or US Letter, or fill it in on a tablet with any PDF markup app.

Do the opening page before the first log. It takes five minutes, and the logs mean very little without it.

If the three days work for you, the full journal carries on from exactly where this stops.

A self-help record, not medical, psychological or financial advice, and not a diagnosis. Interior written and laid out with AI assistance and edited by hand. Quotations are public domain.

Free for personal use. Please share the link rather than the file:
thejournalfoundryco.co.uk/journals/spending/

How This Journal Works

Impulse spending is not a maths problem. Anyone who overspends can already do the arithmetic — they do it in the car park afterwards. The problem is that the decision is made in about four seconds, somewhere between wanting the thing and owning it, and by the time the money is gone there is nothing left to examine except a receipt and a feeling.

So this journal is written before the purchase, not after it. When you want something, you write it down — what it is, what set it off, what it costs, and how hard the pull is — and then it waits until tomorrow. The page works out what you held on to and converts it into the thing you actually paid with: hours of your own life at work.

Then, seven days later, the journal comes back and checks. Every page has a strip at the bottom that sends you to the page from a week ago to score what you did buy: still glad, barely noticed, wish I had not. That is the part no budgeting app does. It is one thing to know what you spent. It is another to have thirty days of your own handwriting telling you what proportion of it was worth having.

THE SEVEN PARTS

The Standing Position	a signed page: what this has cost you so far, your real hourly rate, and the one rule you keep for thirty days.
A Worked Day	one filled-in example with the arithmetic shown, so Day 1 takes two minutes.
30 Day Logs	every urge written down before the money moves, scored, and held until tomorrow.
The Seven-Day Look-Back	a strip on every page that scores what you bought a week ago — the verification loop.
4 Weekly Checkpoints	what you held, what you spent, and your regret rate — counted, not remembered.
The Hold Line	thirty days of money held, plotted on one page as a rising total.
Two reference pages	what a price costs in hours of your work, and the six things that actually fire an impulse.

THE ONE RULE: TWENTY-FOUR HOURS

Anything that is not food, a bill or an emergency waits one day. You are not banning it — you are moving the decision out of the four seconds and into tomorrow, when you are a different person with the same wallet. Write it down, put a decide-by date on it, and go. Most entries never get bought, and the ones that do get bought are usually the right ones. That is the whole mechanism.

Undated: skip a missed day and take the next page. Not financial advice. For free help with debt in the UK: [StepChange](#), [National Debtline](#) or [Citizens Advice](#).

"The cost of a thing is the amount of what I will call life which is required to be exchanged for it, immediately or in the long run."

— Henry David Thoreau, *Walden*

The Standing Position

Fill this in before the first log. It is the page you read back on Day 30.

WHAT IMPULSE SPENDING HAS ALREADY COST ME (money, but also: the thing I could not afford instead)

THE LAST THREE THINGS I BOUGHT AND DID NOT NEED, AND WHAT THEY CAME TO

MY REAL HOURLY RATE

Take home pay, not gross. Divide by the hours the job really takes — include the commute, the evenings, and the Sunday you spend braced for Monday.

TAKE-HOME PAY PER MONTH

HOURS IT REALLY TAKES

MY HOURLY RATE

pay ÷ hours. Write it at the top of every day page.

THE RULE FOR THE NEXT 30 DAYS

Everything that is not food, a bill or an emergency waits twenty-four hours. I write the urge down when it arrives, not when it is resolved. I write down the ones I give in to as well — those are the data, and a journal with only the wins in it is worth nothing.

THE ONE THING THE HELD MONEY IS FOR

name it now, while it is still abstract: the debt, the trip, the deposit, the month of not being afraid of the twenty-eighth

SIGNED

DATE

“Never buy what you do not want, because it is cheap; it will be dear to you.”

— Thomas Jefferson, letter to Thomas Jefferson Smith, 1825

A Worked Day

One filled-in evening. Hourly rate for this example: £14. Urge is how hard the pull was, 1 (mild) to 5 (already had the card out).

URGES TODAY

WHAT IT WAS	WHAT SET IT OFF	COST	URGE	BOUGHT?
Running shoes, the blue ones	Instagram ad, third time	£92	4	no
Lunch out instead of the fridge	Slow morning, wanted a break	£11	3	yes
Kitchen gadget, 40% off today	The 40% and the word today	£34	5	no
Book I already own on Kindle	Saw it in the window	£9	2	no

THE ARITHMETIC

Urged £146 Spent £11 Held £135 Held in hours $135 \div 14 = 9.6$

Nearly ten hours of work, kept, on an ordinary Tuesday where nothing dramatic was resisted.

AND THE LOOK-BACK, SEVEN DAYS ON

On this day the example also went back a week and scored what had been bought then: a jacket (£75) marked STILL GLAD, a takeaway (£18) marked BARELY NOTICED, and a phone case (£22) marked WISH I HADN'T. Look-back score: +1, 0, -1 — total 0. Forty pounds of the hundred and fifteen was, on the evidence of the person who spent it, worth having.

That is the number that changes behaviour. Not the total spent — the proportion of it that survived a week.

"Never spend your money before you have it."

— Thomas Jefferson, letter to Thomas Jefferson Smith, 1825

Day 01

DATE _____ MY HOURLY RATE _____

URGES TODAY write it down when it arrives — before the money moves

WHAT IT WAS	WHAT SET IT OFF	COST	URGE	DECIDE BY	BOUGHT?

TODAY'S TOTALS

URGED

SPENT

HELD

HELD, IN HOURS

held = urged - spent. hours = held ÷ your hourly rate.

THE SEVEN-DAY LOOK-BACK — STARTS ON DAY 8

Nothing to review yet. From Day 8 this strip sends you back a week to score what you bought then.

_____		TOTAL	

BOUGHT ON PURPOSE

☐ 1

☐ 2

☐ 3

☐ 4

☐ 5

- 1 None of it was decided — I bought, then explained it to myself afterwards
- 2 Mostly reflex; one thing I actually thought about
- 3 Split — some held, some went straight through
- 4 Considered; I bought what I meant to and let the rest wait
- 5 Every pound today was spent on purpose, including the ones I enjoyed

THE ONE I NEARLY BOUGHT, AND WHAT I WAS ACTUALLY TRYING TO FIX

“Rather go to bed supperless than rise in debt.”

— Benjamin Franklin, Poor Richard’s Almanack

Day 02

DATE _____ MY HOURLY RATE _____

URGES TODAY write it down when it arrives — before the money moves

WHAT IT WAS	WHAT SET IT OFF	COST	URGE	DECIDE BY	BOUGHT?

TODAY'S TOTALS

URGED SPENT HELD HELD, IN HOURS

held = urged - spent. hours = held ÷ your hourly rate.

THE SEVEN-DAY LOOK-BACK — STARTS ON DAY 8

Nothing to review yet. From Day 8 this strip sends you back a week to score what you bought then.

TOTAL

BOUGHT ON PURPOSE

- 1

2

3

4

5

- 1 None of it was decided — I bought, then explained it to myself afterwards
- 2 Mostly reflex; one thing I actually thought about
- 3 Split — some held, some went straight through
- 4 Considered; I bought what I meant to and let the rest wait
- 5 Every pound today was spent on purpose, including the ones I enjoyed

THE ONE I NEARLY BOUGHT, AND WHAT I WAS ACTUALLY TRYING TO FIX

“If you would know the value of money, go and try to borrow some.”

— Benjamin Franklin, Poor Richard’s Almanack

Day 03

DATE _____ MY HOURLY RATE _____

URGES TODAY write it down when it arrives — before the money moves

WHAT IT WAS	WHAT SET IT OFF	COST	URGE	DECIDE BY	BOUGHT?

TODAY'S TOTALS

URGED

SPENT

HELD

HELD, IN HOURS

held = urged - spent. hours = held ÷ your hourly rate.

THE SEVEN-DAY LOOK-BACK — STARTS ON DAY 8

Nothing to review yet. From Day 8 this strip sends you back a week to score what you bought then.

TOTAL

BOUGHT ON PURPOSE

- 1

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THE ONE I NEARLY BOUGHT, AND WHAT I WAS ACTUALLY TRYING TO FIX

“Content makes poor men rich; discontent makes rich men poor.”
— Benjamin Franklin, Poor Richard’s Almanack

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THAT WAS THE FIRST THREE DAYS

The rest of The Spending Journal

30 days, four weekly checkpoints, the Hold Line and the Verdict.

A few days of this is a sample. The part that changes anything is keeping it going long enough for the numbers to mean something, and that is what the checkpoints and the verdict are for.

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Paperback

amazon.co.uk/dp/B0HJPB4K6M

How it works, and the method in full

thejournalfoundryco.co.uk/journals/spending/

Questions, or want it for a team? Write to kzukas@thejournalfoundryco.co.uk. One reply, from a person.