

Spending

Where did my money go? A 10-minute spending audit

Many money leaks are small. A 10-minute look at your last 30 days of spending can find yours, and point you to one change you can keep.



5-minute read • Updated October 2026 • Checked against its sources

The short version

- ✓ In 2024, housing, transportation and food took 63% of the average household's spending. Those big bills are hard to change month to month.
- ✓ Small costs slip by because each one feels minor. A quick scroll through your last 30 days shows where they add up.
- ✓ Pick one change for two weeks, like canceling a subscription or turning on a low-balance alert. One change you keep beats five you drop.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

1

Why small costs slip by

Ever check your balance and wonder how it got so low? You're not alone. Many spending surprises don't come from one big purchase. They come from small costs that add up quietly.

A big bill, like a car repair, gets your full attention. A \$9.99 subscription, a few delivery fees or a quick stop on the way home don't. Each one feels too small to matter, so it slips by. Over a month, they can take a bigger bite than you'd guess.

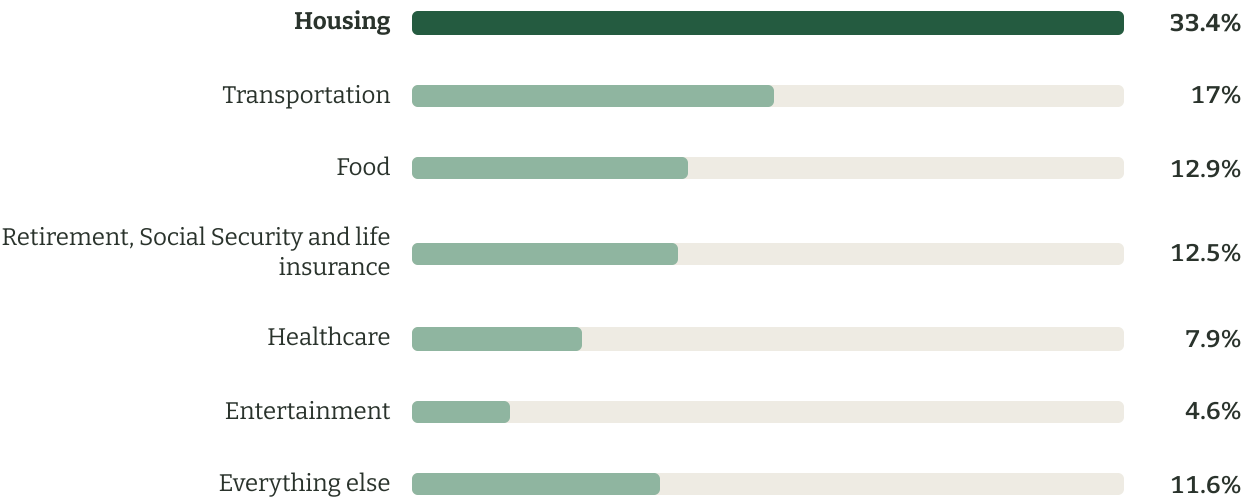
The Consumer Financial Protection Bureau (CFPB) describes the same pattern. It says many people who track their spending for a month find money going out in small ways that add up, and that don't always match what matters to them. ¹ The good news: you can spot yours in about 10 minutes.

2 The big picture first

Before you look at your own spending, it helps to see the average. In 2024, the average U.S. household spent \$78,535. A third of it went to housing. ² Five kinds of spending made up 83.7% of the total: housing, transportation, food, healthcare, and personal insurance and pensions, which is mostly Social Security taxes and retirement savings. ³ ²

More than 6 in 10 dollars go to housing, transportation and food

Share of the average household's spending, 2024



Average annual spending was \$78,535. "Everything else" includes cash gifts and donations (2.9%), clothing (2.5%), education (2.0%) and smaller categories. Shares don't add to exactly 100 because of rounding.

Source: U.S. Bureau of Labor Statistics, Consumer Expenditures--2024 (December 19, 2025)

Your mix may look different. Households with lower incomes spend a bigger share on housing. For the fifth of households with the lowest incomes, housing took 41.6% of spending in 2024. ⁴

Big bills like rent and a car payment are hard to change from one month to the next. That's why this audit starts with the smaller, flexible spending. It's where one change is easiest to make, and easiest to keep.

Still, the big bills deserve a look when they renew. In 2024, the average household spent \$1,993 on vehicle insurance, 12.3% more than in 2023. ² When a policy or a phone plan comes up for renewal, compare a few prices before you say yes.

3

The 10-minute audit

You don't need a spreadsheet. You need your bank app, your card app and a few quiet minutes. Here's how:

1

Pull up the last 30 days.

Open your bank and credit card accounts and scroll through every charge. If your app can sort by category or by store, use that. Patterns are easier to see.

2

Set aside the bills that repeat.

Rent, a car payment and a phone bill come every month. The CFPB suggests marking these, since they're often needs. Then look for areas you could cut back, which are more often wants. ¹

3

Look for the usual leaks.

Subscriptions you forgot about, including free trials that turned into paid plans. Delivery fees and service charges. Impulse buys and convenience spending. Interest charges and late fees.

4

Circle three surprises.

Pick the three kinds of spending that surprise you most. Don't judge yourself. Just notice.

Want to go further? The CFPB's [spending tracker](#) lets you log a full month by category, on paper. If a whole month feels like too much, the CFPB suggests trying it for one or two weeks. ¹

4

Fees and deductions count too

Some of the costliest leaks aren't things you bought. They're fees. In 2025, 12% of adults with a bank account said they had paid an overdraft fee in the past year. For adults with incomes of \$25,000 to \$49,999, it was 20%. ⁵

12%

of adults with a bank account paid an overdraft fee in the prior 12 months, in 2025

Among adults with incomes of \$25,000 to \$49,999, it was 20%.

Source: Federal Reserve Board, Economic Well-Being of U.S. Households in 2025 (May 2026)

If a fee shows up in your audit, you have options. The CFPB notes that you may be able to sign up for low-balance alerts, which warn you when you're at risk of overdrawing. You can also avoid debit card overdraft fees by not opting in to debit card overdraft coverage, or by canceling it if you did. ⁶

Some money leaves before it even reaches your account. Your pay stub lists what comes out for taxes and benefits, and sometimes for add-on coverage you may not need. Our guide to [reading your pay stub](#) walks through each line, so you can spot anything you're paying for but not using.

Online: advisersgiveback.org/resources/dont-skip-the-stub/

5

Choose one small change

You don't need to fix everything at once. Pick one change and try it for the next two weeks:

- Cancel one subscription you rarely use.
- Cook two more meals at home. In 2024, the average household spent \$3,945 on food away from home. ²
- Set up an automatic transfer to savings on payday.
- Turn on spending or low-balance alerts in your bank or card app.
- Pause one habit that has been creeping up.

Think of two weeks as a trial run, not a finish line. New habits take time to feel automatic. In one 12-week study, researchers estimated it took people anywhere from 18 to 254 days for a new daily habit to feel close to automatic. Missing a single day didn't set people back. ⁷



Try this today

Open your bank app and scroll through the last 30 days. Write down the three things that surprised you most. Then pick one small change, and set a reminder to check in two weeks from now.

6

Make it a habit

An audit works best when it's routine. Put a monthly check-in on your calendar, maybe the day after payday. Each time, look at the same few things: what repeated, what surprised you, and how your one change went.

If you share money with a partner or family, do the check-in together. Keep it short and blame-free. The goal is to see the same picture, not to find someone at fault. When you cancel something, check your next statement to make sure the charge

really stopped.

Many spending surprises don't come from one giant purchase. They come from small costs that add up quietly.

If your spending has grown along with your income, our guide to [lifestyle creep](#) can help. And if what you find raises bigger questions, like which bill to tackle first, a volunteer adviser can help you sort it out, one-on-one and for free.

Online: advisersgiveback.org/resources/lifestyle-creep/

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Sources

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