FREE PRINTABLE

Before You Buy

Savings & Cashback Tracker

A simple habit for everyday shopping: **stop, check, then buy.** Use these pages to catch the savings that are easy to miss on your weekly shop, gas, online orders and gift cards.

- **Weekly shop**
- **Gas**
- **Online orders**
- **Gift cards**

How to use it

1. **Pause before you pay**
   Run the 30-second **Before You Hit Buy** checklist (page 2) before any purchase, in store or online.

2. **Log your weekly shop**
   Jot down what you spent and saved with coupons, cashback and receipt rewards (page 3).

3. **Track it until it's paid**
   Note pending cashback so nothing slips through, then color in your savings goal (pages 4 & 5).

> **Print tip:** print at 100% (or "fit to page") on US Letter paper. Black & white works fine. Print pages 3 and 4 as often as you need.

This tracker belongs to _____ **Start date** _____

Know someone who'd use this?
Scan for your own free copy.
Point your phone camera at the code.

STEP 1 · EVERY PURCHASE

Before You Hit Buy

Your 30-second checklist. Run through it before you tap “Place order” or head to the register.

- [ ] **01** **Do I actually need it?**
  Is this a need, or just a want right now?

- [ ] **02** **Do I already have it at home?**
  Check the pantry, fridge, closet and that drawer of “spares.”

- [ ] **03** **Is there cashback for this store?**
  Look on a cashback site, browser extension or your card’s offers before you check out.

- [ ] **04** **Can I scan the receipt for rewards?**
  Keep the receipt (or the email) and scan it in a receipt-rewards app.

- [ ] **05** **Is there a discounted gift card for this store?**
  Gift cards bought at a discount, or with bonus rewards, can cut the cost of a planned shop.

- [ ] **06** **Is there a coupon or promo code?**
  Try the store’s app, weekly flyer, newsletter sign-up offer or a quick code search.

- [ ] **07** **Have I compared the price?**
  Check one other store or site, and compare the unit price, not just the sticker price.

- [ ] **08** **Not essential? Wait 24 hours.**
  Add it to a list. If you still want it tomorrow, come back and run this checklist again.

Especially worth checking before:

- The weekly grocery shop
- Online orders
- Filling up with gas
- Buying gift cards

Something I skipped (or waited on) this week: _____

STEP 2 · EVERY WEEK

Weekly Shop Savings Log

One line per shop or order. Tick a category, then note what you spent and what you saved.

Week of _____ **Weekly budget $** _____

Date	Store	Category				Spent $	Saved via coupon $	Cashback earned $	Receipt scanned
		Groc.	Gas	Online	Other				
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
		☐	☐	☐	☐	$	$	$	☐
					Week totals	$	$	$	

Total saved this week

$ _____

coupons + cashback

Under / over budget

$ _____

budget − spent

Best savings win this week

_____

_____

STEP 3 · EVERY MONTH

Monthly Cashback & Rewards Tracker

Cashback and rewards can take a while to confirm. Log them here while they're pending and tick them off once they land.

Month _____ **Year** _____

Source / app	Purchase	Amount pending $	Date paid	Amount paid $	Received
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
		$		$	☐
Month totals		$		$	

Still pending

$ _____

Cashback & rewards paid

$ _____

Coupon savings *(from weekly logs)*

$ _____

Total saved this month

$ _____

BONUS · WATCH IT GROW

My $500 Savings Goal

Every time you save $10 (a coupon, a cashback payout, a skipped impulse buy), color in a circle.

I'm saving for _____

Start date _____ **Goal date** _____

$10	$20	$30	$40	$50	$60	$70	$80	$90	$100
$110	$120	$130	$140	$150	$160	$170	$180	$190	$200
$210	$220	$230	$240	$250	$260	$270	$280	$290	$300
$310	$320	$330	$340	$350	$360	$370	$380	$390	$400
$410	$420	$430	$440	$450	$460	$470	$480	$490	$500

Progress bar — shade up to your current total

$50	$100	$150	$200	$250	$300	$350	$400	$450	$500

$100
Small treat when I get here
_____

$250
Halfway! I'll celebrate by
_____

$500
Goal reached on
_____

Where my savings came from *(add a tally mark for each $10)*

Coupons & promo codes	Cashback paid out	Receipt rewards	Discounted gift cards	Skipped or waited 24h