

Convenience Spending Review Worksheet

Purpose: Identify small convenience purchases that quietly drain cash flow and redirect them to your emergency fund.

Track convenience spending for a typical week or month. These are purchases made for speed or ease (delivery fees, coffee runs, ride shares, impulse add-ons). Decide what to keep, reduce, swap, or pause—then redirect the difference to your emergency fund.

Item / Habit	Frequency	Avg Cost	Monthly Total	Keep/Reduce/Swap/Pause	Redirect Amount

Monthly Impact & Redirect Plan

Estimated Monthly Convenience Spend:	_____
Monthly Amount to Redirect to Emergency Fund:	_____

Quick Reflection

- Which conveniences actually improve your day vs. just reduce friction?
- Which swaps feel painless (e.g., fewer deliveries, batch errands, brew at home)?
- What one change will you try for the next 30 days?