

# Personal Sustainable Spending Planner

Track your money. Align it with your values. Empower your future.

Prepared by Greefin | [www.greefin.net](http://www.greefin.net)

This planner helps you track your spending habits while aligning them with sustainability goals. It's built for individuals who want to live consciously — financially and environmentally.

## 1. Define Your Sustainability Goals

Start by identifying what sustainability means to you. Is it reducing plastic use? Supporting local businesses? Investing in ethical brands? Define 2–3 personal goals to guide your choices.

## 2. Monthly Expense Overview

Use the table below to record your monthly spending in key areas. Reflect on whether each category aligns with your goals.

Category	Amount Spent (₹)	Sustainable? (Y/N)	Notes / Brand / Switch Option
Groceries			
Transport			
Clothing			
Dining Out			
Utilities			
Subscriptions			

## 3. Sustainable Switches

Think of one switch you can make in each area. For example, swap fast fashion for thrifted items, or ride a bike instead of using a cab. Simple changes to align your spending with eco-conscious values:

- Instead of: Plastic water bottles  
Try: Reusable stainless-steel bottle
- Instead of: Fast fashion  
Try: Ethically sourced or second-hand clothing
- Instead of: Paper towels  
Try: Reusable cloth towels
- Instead of: Car commute daily  
Try: Public transport or cycling
- Instead of: Meat every day  
Try: Plant-based meals some days

#### **4. Monthly Reflection**

Answer these questions at the end of each month:

- Did I meet my goals?
- Where did I overspend?
- What sustainable change made me feel good?
- What can I improve next month?

#### **5. Greefin's Quick Green Finance Tips**

- Buy less, choose well, make it last.
- Support businesses that disclose ESG practices.
- Set up an ethical investment or green savings account.
- Reduce impulse purchases – wait 24 hours before buying.
- Track carbon-heavy spending like air travel and offset consciously.

#### **6. Track Progress Over Time**

Print a new sheet each month. Compare your spending and sustainable choices over time.  
Small steps lead to lasting change.

Visit [www.greefin.net/resources](http://www.greefin.net/resources) for more practical tools and templates.