

## **MONEY DIARIES FAQ**

### **How do you choose which Money Diaries to publish?**

We consider the diarist's income, occupation, and location; the level of honesty, coherence, and quality of the writing; and timeliness. We are also vigilant about choosing diaries that are inclusive and representative of the communities of our diverse readership. We do ask for pronouns to ensure proper use, but we do not ask about our diarists' races, ethnicities, or sexual orientations unless they choose to disclose that information in their entries. We try our best to represent the experiences of all diarists to the best of our ability.

### **Why did you stop publishing Money Diaries every day?**

We love your enthusiasm for Money Diaries! We made the decision to establish a paid contributor process, which means we are more constrained by time and budget. We will continue to reevaluate our ability to publish more frequently as we get used to the new system.

### **What should I include in the monthly expenses notes? What should I leave off?**

Do include any payments toward debt (student loan or credit card) and other recurring expenses. For example: utilities, cell phone, gym membership, and subscriptions. You may also include expenses that are yearly or quarterly — but please state the correct frequency. Please do not include things like grocery purchases that you make during the week in the monthly expenses, even if you are explaining that you spend roughly X amount on groceries each month. The exception is something like payment for a HelloFresh shipment — that would be considered a subscription, and therefore qualify. If you make a one-off payment toward debt during the week you're tracking your spending, please include on the day you made the payment.

### **Can I submit my diary to you via email and not use the form?**

No. Money Diaries that are submitted to us via email are not considered for publishing.

### **I live with a partner/spouse and we share finances. Should I include their income in my annual salary amount and net worth? Should I include their expenses in the notes section for other monthly expenses?**

Do you and your partner/spouse share bank accounts and the majority of your expenses? If yes, please do include their salary, paycheck amount, net worth, monthly expenses, and daily expenses. If not, explain your situation and proceed with only your own expenses.

**Should I include anything I got for free or someone else paid for in my diary? How do I do this?** Yes! To do this just enter "0" in the amount field of that diary entry. Note that you will still need to assign this entry a spending category.

### **Do I need to itemize each expense per timestamp?**

Yes, if they go under different categories. This is the correct way to itemize a timestamp:  
9 p.m. — I take a cab (\$8.99) to the restaurant, where I have a cocktail and spaghetti (\$20).  
**\$28.99**

However if all the expenses fit within one category, you don't need to itemize. For example:  
9 p.m. — I meet my friends for dinner. I order wine, pizza, and we split dessert. I Venmo my friend for my share. **\$25.25**

### **How do I know how to categorize my purchases?**

Here are some helpful definitions of each category with examples:

**FOOD & DRINK:** Includes, but not limited to: grocery shopping, dining out, drinks at bars, coupons for food (such as Groupon brunch passes), signing up for meal plan services (unless you already subscribe, in which case, that is regular expense and goes in the monthly section).

**ENTERTAINMENT:** For some diarists it helps to think of this category as “experiences.” Includes, but not limited to: movies, plays, rentals, nightclub covers (any food and drinks bought on site, however, would go in Food & Drink), books, recreational drugs, festival passes (the ticket, not the food, drink, etc. bought there), coupons for entertainment (such as Groupon event passes).

**HOME & HEALTH:** Includes, but not limited to: tech hardware (new cell phone, computer, gaming console, etc.), photo printing services, prescriptions, out-of-pocket health expenses, decor, painting materials, first-aid and toiletries, pet care (food, toys, vet bills), condoms, detergent

**CLOTHES & BEAUTY:** Includes, but not limited to: shopping for clothes of any kind, laundromat services and cleaners, makeup, tattoos, skincare (sunscreen), spa treatment (unless it's specifically medical), clothes for events (wedding guest), rental subscription service.

**TRANSPORTATION:** Includes, but not limited to: gas, repairs, E-ZPass and toll fees, ride-share services, public transportation (unless it is a monthly expense already deducted from a paycheck, or already purchased), travel tickets (plane, bus, train, etc.)

**OTHER:** Includes, but not limited to: gifts, miscellaneous travel expenses, grouped expenses (if something isn't properly categorized into other sections), irregular payments (for example, loan payments that aren't preset each month, charitable donations)