

Refinery29 “Money Diary” FAQs

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How do you choose which Money Diaries to publish?

We wrote an exhaustive piece about our process [here](#) but in short, we consider the diarist’s income, occupation, and location; the level of honesty, coherence, and quality of the writing; and timeliness. We are also very considerate of representation and inclusivity in our selections. We do ask for gender to ensure proper use of pronouns, but we don’t know much about our diarists’ races, ethnicities, or sexual orientations unless they choose to be explicit about those things in their entries. We try our best to represent the experiences of all women the best we can.

Why don’t you publish more often?

We love your enthusiasm for Money Diaries! In short, it takes a lot of time and effort for our team to review all of the diaries that are submitted to us and get them ready to publish. That said, we are working hard to make improvements to our submission and review processes to publish them more frequently.

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. This is because when you submit through the [form](#), it makes the review and moderation process for our team much easier.

I live with a partner/spouse and we share finances. Should I include their income in my annual salary amount? 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? Many people in this situation choose to denote their combined annual incomes and monthly expenses,

which is totally acceptable (and sometimes preferred). We leave it up to you to decide, but we expect you to be consistent. That is, if you tell us your joint income, we want to know about your joint monthly expenses, too. In cases of joint income, please state each person's salary or benefit specifics. (For example: "Health insurance doesn't come out of my paycheck because I'm on my partner's insurance." [This diary](#) is a great example.)

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