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Welcome to Money Diaries, where we're tackling what might be the last taboo facing modern working women: money. We're asking women how they spend their hard-earned money during a seven-day period — and we're tracking every last dollar. Today: an Online School Teacher who makes \$51,292 per year and spends some of her money this week on Panera coffee. Occupation: Online School Teacher Industry: Education Age: 30 Location: Pittsburgh, PA Salary: \$51,292 Paycheck Amount (biweekly): \$1,332.18 Gender: Woman Monthly Expenses: Rent: \$960 (split with partner from joint account) Car Payment: \$285 (split with partner from joint account) Student Loans: \$549.34 (based on our combined household income) Savings: \$925 (split with my partner, V., who makes \$89,000 a year working in software. We're saving aggressively in the hopes of buying a house and paying off my car this year.) 403(b): 7% of my paycheck FSA: \$75/paycheck (used by my partner and me) Health Insurance: \$75 (covers my partner and me) Charitable Donations: \$300 (I give \$100, my partner gives \$100, and we give \$100 from our joint account) Electric: \$81.20 (split with partner from joint account) Gym Membership: \$25.99 Car Insurance: \$100 (split with partner from joint account) Internet & Cable: \$97 (lowest package available with cable, split with partner from joint account) Cell Phone: \$15 (by the gig data plan) Additional Finances: My partner and I have a joint account that we use to pay rent, student loans, utilities, car payment, car insurance, and \$700 of our monthly savings. We each contribute 50% of our pay to our joint account each month. I put in \$750 every two weeks and my partner puts in \$1,300 every two weeks. 7:30 a.m. — Fitbit silent alarm goes off, but I'm not ready to get out of bed yet. I lay there for a while until my partner, V., gets out of bed to make coffee and bagels. She leaves later today for a work trip for the week. We spend the morning just kind of lounging. We watch a little bit of The Big Family Cooking Showdown on Netflix, and she gets a few last-minute items together for the trip. 11 a.m. — V. leaves. I left the shopping until after she was on her way, so once she leaves, I heat up some leftover pasta and get my grocery list together. It'll be interesting shopping for one for the week. I need a few items from Target, which I'll buy with a gift card I got in exchange for credit card points, and then I'll go to our local Market District, a regional grocery chain with a really nice bulk section that helps me reduce plastic packaging. I grab my reusable shopping bags and head out. 4 p.m. — Target doesn't have most of what I need, so I head to the grocery store. I spend more than I planned to, but I get a nice selection of fresh and frozen fruit, produce, and some bathroom staples. V. really likes to eat out, but I'm committed to eat all of my meals at home until she gets back, so I double down on some of my favorite veggies. \$99.095 p.m. — Once home, I throw on The Financial Confessions podcast and prep my lunch salads and smoothie ingredients for the week. Our coffee table has a broken leg, so I wood-glue the leg back on. Yay for being handy-ish. Normally, we'd probably just replace it, but since our goal is to move this summer, we don't want to replace any furniture right now. Daily Total: \$99.096 a.m. — I wake up this morning feeling groggy and sluggish. I sleep in too late to do my morning yoga, but still manage to have a quick breakfast and make a smoothie and coffee for the road. 7:45 a.m. — I work at an online school, and luckily, Mondays are not one of the days that I teach live virtual lessons, so my sluggishness is reasonably easy to overcome. I focus on finalizing student grades for the marking period and creating lesson plans for the upcoming week. I realize that my car's inspection ran out last week, so I will have to leave work a little early to take care of that. January went by too quickly! Very, very busy day at work, so not the best day to have to leave early, but c'est la vie. I barely have time to eat half my lunch and end up taking the hummus and pita back home. 4 p.m. — Luckily, the garage is able to squeeze me in, so I get the inspection out of the way. \$55.906 p.m. — I spend most of the evening working on last-minute lesson plans and grading. I still resist the urge to order take-out! Roast asparagus, tomatoes, red pepper, red onion, and chickpeas with roast potatoes for dinner... plus, I'll confess, I had a bowl of ramen noodles for a snack. 6:15 a.m. — I sleep in again. I'm still feeling sluggish, and I work my second job tutoring tonight so I justify my desire to feel well-rested. I grab a morning smoothie from the freezer to blend and have an oat muffin and coffee for breakfast. I'm so thankful for my Sunday meal prep now that I'm running behind schedule this morning. I toss my salad, pita chips, hummus, and a bit of yogurt, granola, blood orange wedges, and almonds in my lunchbox. 4:30 p.m. — I have to stop at the post office between jobs. A friend of ours had a baby shower last month and, while we remembered to bring a gift, we forgot to bring the diapers we bought for her that day. We figured we'd have some time to get them to her, but she had the baby before we got around to it so now I'm mailing them to her. Postage comes to \$9.70. \$9.705 p.m. — I arrive at my second job in time to give some feedback on a student's ACT practice essay before my next student arrives. I've been working with this student for several weeks, and today is his last session before taking the test this Saturday, so I'm excited to congratulate him on finishing the program and wish him luck on test day. He ends up being an hour late for our two-hour session, so I'm less enthusiastic about the well-wishes by the time he arrives. Still, I think he'll do well and it's nice to work with him on his last day. 8:30 p.m. — Arriving home this late means that roasting veggies and pressure cooking dried chickpeas is out of the question, especially since I've been so reluctant to get up in the mornings this week. I just make some pasta from the cupboard and go to bed. 5:15 a.m. — I'm up on time today. I'm still not feeling great, but I get myself out of bed in time to do some yoga and do something with my hair. I just got it cut, and it's pretty short, so going to work without styling it is a questionable choice and I've already done it once this week. I sit down to enjoy the morning news with my coffee and breakfast. As I pack my lunch (same as yesterday), I think to myself that this could be my first no-spend day of the week! 3 p.m. — I almost forget about a professional development meeting I have to attend after work today. The day goes by so fast I barely have time to eat my lunch again. The end of the marking period is brutal! I suck it up, anyway, and work with my PD group to create a presentation about educational technology adoption criteria. I finally head home at 4:45.6 p.m. — This is the first evening I've been home with no plans, so I start making my dinner. I'm not usually one to enjoy eating the same thing multiple days, and V. really hates repeat meals back-to-back, but I like roasted potatoes, tomatoes, asparagus, and tomatoes, so I haven't been too bothered by it. Besides, at this point, I still haven't spent any money today and I'm not about to break that streak. This has become a personal challenge! I organize some of our tax documents, then watch mindless Netflix while grading student work before going to bed. 6 a.m. — I'm starting to realize that V.'s morning routine is very helpful in ensuring I wake up on time. She likes to listen to music in the morning and, until this week, I never realized how much it helped me wake up to have music blaring in the other room. My salad is looking questionable. I was skeptical about how long cut greens would keep in the fridge and now I know — four days and done! I pack everything else and vow to stop by Panera on my way to work to grab a bagel to hold me over. I grab a coffee, too. \$612 p.m. — A coworker is going out to lunch, and the temptation to join her is strong as I think about making a lunch out of just hummus, pita, and oranges. However, I am so overwhelmed at work at the moment that I can't even consider going, anyway, so I save the money. 5 p.m. — I am caught up enough on work that I head home. The forecast is calling for bad weather, so I take my work laptop home in case I have to work from home tomorrow. One of the perks of working at a cyber school is the occasional opportunity to work from home, but the bad side is that we don't get days off for snow. I was planning to go to the gym for some cardio, thinking it might help combat my lethargy, but when I get home, I notice how much I've let the chores go and spend most of the evening tidying up. It's amazing how much you forget all the things your partner takes care of until they're out of the house for a week. I'm reminded that I definitely don't miss living alone and doing all the chores myself! 7 p.m. — I cook extra roast veggies so I can have them for dinner tonight and lunch tomorrow. I read a few chapters of my book club book. It's a biography of Fred Rogers. He's from the Pittsburgh area, so he's become something of a folk hero here, but I just don't find the book all that interesting. Our book club meets on Sunday and I've made little headway. 9 p.m. — I decide to go to bed early to ensure I wake up at a good time tomorrow, but it turns out I can't fall asleep so I end up watching Netflix on my phone until 11:30. I have devolved into a hot mess after only four days of having the house to myself. Not ideal. 6 a.m. — I wake up to a text alert that I will, indeed, be working from home today, so I decide to spend the morning in my pajamas. V. is supposed to fly home today but the weather is making me nervous. 9 a.m. — Yep, her flight was delayed several times and then canceled. She's on a new flight into D.C. but there's no connecting flight until 10 p.m. She and her coworkers have decided to rent a car and drive home from D.C. once they arrive. 3:30 p.m. — I finish up work a little before my end time at 4 but honestly, after the week I've had, it's a miracle I made it this long. I meander around for a while, trying to figure out what to do for dinner since V. won't be home in time to eat with me. I putter around in the kitchen, putting away dishes and things. 5:30 p.m. — I get sick of thinking about it and decide to shoot for pasta. At this point, what's one more unhealthy day after a whole week of poor life choices? I sit down on the couch to eat on my now-repaired coffee table. I try to pick up the Mr. Rogers book, but I just can't. I sleepily stream Netflix until 8 when I tune into the Democratic debate. V. finally gets home around 9 after literally over 12 hours of travel. She is wiped out so she sits with me and watches the debate for a while, but we both decide to head to bed before it's over. 6 a.m. — Literally, the first day all week I woke up feeling awake. While I brush aside the thought that my groggy mornings might be a sign of codependency issues, I scroll through my news feed and email on my phone until V. wakes up. Guess what she wants to do for breakfast? Yeah, we're going out. A little after 7:30, we arrive at a local diner. They have seriously delicious food, though I can't say it's exactly healthy. They only accept cash, so we had to stop at an ATM on the way, but V. takes the money from her checking account instead of our joint account — she's buying, I guess. We each get two eggs, potatoes, toast, and coffee. We sit for a long time since they're not so busy this early and we're enjoying catching up on each others' weeks. We head home around 9. She pays. 10:30 a.m. — I have a tutoring shift from 11-1 so I head out for that. While I'm gone, V. promises to do some laundry. I assure her it's not necessary, but she's acting oddly energetic for someone who spent hours stranded in an airport and hours more in a rental car the day before, so I go with it. 1:30 p.m. — I get back home and do some writing while V. takes a bath. I can hear her streaming Spotify while she gets ready. Lizzo today. We're meeting a friend at an event at a local spot. City of Asylum, that supports writers in exile. I'm excited to see the participants get to share their work in a public forum. 2:45 p.m. — We arrive at City of Asylum. The turnout is incredible! We have a hard time finding seats. My friend and her date end up sitting in the overflow section, but the venue has a small bar and restaurant where we meet up after for drinks. It's my first time meeting the guy she's been seeing for a few months and we talk hobbies. He gets my seal of approval, and V.'s too, especially when he is open to sharing food off one another's plates. \$46 We want to know: Do you stalk your exes online? What about your current partners? What's the worst online stalking faux pas you've committed? Ever accidentally liked your ex-boyfriend's new girlfriend's tweet from 2011? Sound off here about online stalking exes, current partners, ex-partners of current partners, and current partners of exes for a chance to be featured on the site. Money Diaries are meant to reflect individual women's experiences and do not necessarily reflect Refinery29's point of view. Refinery29 in no way encourages illegal activity or harmful behavior. The first step to getting your financial life in order is tracking what you spend — to try on your own, check out our guide to managing your money every day. For more money diaries, click here. Do you have a Money Diary you'd like to share? Submit it with us here. 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