CUADERNO DE IDEAS

Small Expenses, Big Leaks: What They Are, How to

Finanzas personales · 18/11/2026 · Por Camilo Calderón

Do you reach the end of the month without knowing where your money went? Learn what small everyday expenses are, how much they can add up to in a year, and a simple four-week method to spot them and decide which ones are worth keeping.

CMS note: level-3 subheadings in this section go in as H2 in the editor, and level-4 ones as H3.

You get paid, cover the rent, the utilities and the groceries. You do the math and, in theory, there should be something left over. But by the 25th your account is almost empty. You didn't buy anything big. So where did the money go?

Often the answer isn't one single expense, but dozens of small ones we barely notice. In Spanish they're called gastos hormiga (“ant expenses”); in English they're often described as small everyday expenses or the “latte factor.” In this article you'll learn what they are, why they're so easy to miss, and how to spot them in four weeks without giving up everything you enjoy.

What are small everyday expenses?

They are small, frequent, almost automatic purchases that seem insignificant on their own but, added up over weeks or months, amount to a significant sum. The Spanish name comes from ants: one alone goes unnoticed, but many together can carry off quite a lot.

Some common examples:

The coffee you buy almost every afternoon.

Snacks, sodas or candy from the corner store.

Delivery fees and tips on food orders.

Subscriptions to platforms you hardly use anymore.

Bank fees, account maintenance charges or out-of-network ATM withdrawals.

Small in-app and in-game purchases.

Taxis or ride-hailing trips you could make another way.

One important point: a small expense is not bad by definition. Buying yourself a coffee can be a treat you truly value. The problem appears when these expenses happen without you deciding, without you tracking them and without you knowing how much they add up to. There is also no fixed amount that defines them: what is small for one person may weigh heavily on another person's budget.

Why they are so easy to miss

Small everyday expenses have three traits that make them invisible:

They are small. A $3,000 COP purchase sets off no alarm. Nobody checks their budget before buying a coffee.

They are frequent. Because they repeat so often, they become part of the routine and stop feeling like a decision.

They are easy to pay. With contactless payments, digital wallets and automatic debits, spending hardly feels like handing over money anymore.

That's why, when you review your finances from memory, you'll probably remember the rent or the big purchase of the month, but not the twenty small payments you made along the way.

How much they can add up to: an example

Imagine a person in Colombia with these habits (illustrative figures, in Colombian pesos, COP): ExpenseFrequencyPer monthPer year$3,000 coffee22 workdays$66,000$792,000$4,000 snack or soda3 times a week$48,000$576,000Delivery fee and tip ($7,000)6 orders a month$42,000$504,000Two rarely used subscriptionsMonthly$40,000$480,000Out-of-network ATM withdrawals ($6,000)3 times a month$18,000$216,000Total

$214,000$2,568,000

None of these expenses looks serious on its own. But together they add up to more than two and a half million pesos a year. That money could be the start of an emergency fund, a debt payment or a trip you've been putting off.

The goal of this exercise isn't to make you stop drinking coffee. It's for you to see the full number and decide with information.

How to spot your small expenses in four weeks

Week 1: track everything, without judging

For seven days, write down every expense, however small. You can use a note on your phone, a spreadsheet or your bank's app. Don't try to change anything yet: just observe. Also check your account and card statements for automatic charges you'd forgotten about.

Week 2: group and add up

Sort what you tracked into categories: eating out, transportation, subscriptions, fees, impulse purchases. Multiply each category by four to estimate the month, and by twelve to see the year. This is usually the moment of surprise.

Week 3: classify each expense

For each small expense, ask yourself whether it's something you enjoy and want to keep, something you can reduce, or something you didn't even notice. This classification is personal: there are no right answers, only conscious decisions.

Week 4: adjust and budget

Cancel the subscriptions you don't use, change what can easily be replaced, and set a monthly amount for your small treats. That way, the afternoon coffee stops being an invisible expense

and becomes a planned part of your budget.

Practical strategies to cut them

Create a “treats budget.” Set a weekly amount for small indulgences. When it runs out, you wait until next week, guilt-free.

Apply the 24-hour rule to unplanned online purchases: if you still want it the next day, consider it.

Review your subscriptions every three months. Many renew automatically and get forgotten.

Know your bank's fees. Using in-network ATMs or free transfers can save you money every month.

Prepare options at home. Bringing a thermos of coffee or a snack from home a few days a week cuts the spending without eliminating the habit.

Turn off one-click purchases in apps where you tend to buy on impulse.

Move your savings first. If you set an amount aside as soon as you get paid, there's less money available to slip away in small expenses.

What not to do

Cutting small expenses doesn't mean living in total restriction. Overly strict plans tend to be abandoned quickly and leave you feeling that “saving isn't for me.” Nor is it about feeling guilty over every small purchase. The idea is to move from spending on autopilot to deciding what you want to use your money for.

Conclusion

Small everyday expenses rarely ruin your finances on their own, but they can keep you from reaching your goals without you understanding why. The good news is that you don't need big sacrifices: all it takes is to track, add up and decide. Try the four-week method and see how much money you recover for what truly matters to you.

This article is educational and general. It does not replace personalized financial advice.