

Monthly Expense Tracking

Want to know where it all went?

Print this worksheet, hang it on the fridge or fold it into a neat little packet and stick it in your wallet. Fill in the blanks as you pay your bills and jot down miscellaneous expenses. Then tally everything up at the end of the month.

Good luck!

ESTIMATED TIME 5 minutes a day

WHAT YOU'LL NEED

Bills, receipts, bank statements, payment books and other things that will help you chart where you spend money. Name: _____

Date _____

HOUSING

	Actual Monthly Cost	Budgeted Monthly Cost
Mortgage/Rent	\$ 1500	\$
Real estate taxes	\$	\$
Homeowner's/Renter's insurance	\$	\$
Gas	\$	\$
Electric	\$	\$
Water/Sewer	\$	\$
Phone/Cell/Internet	\$	\$
Cable/Satellite	\$	\$
Trash collection	\$	\$
Home repair/maintenance	\$	\$
Total	\$	\$

TRANSPORTATION

	Actual Monthly Cost	Budgeted Monthly Cost
Car loan/Lease payment	\$	\$
Gasoline	\$	\$
License plates	\$	\$
Repairs/maintenance	\$	\$
Other transportation (bus/train/taxi)	\$	\$
Total	\$	\$

FOOD

	Actual Monthly Cost	Budgeted Mo
Groceries	\$	\$
Eating out	\$	\$
Work lunches	\$	\$
School lunches	\$	\$
Total	\$	\$

Ionthly Cost

Monthly Expense Tracking

CLOTHING Actual Monthly Cost Budgeted Monthly Cost \$ \$ Family member 1 \$ \$ Family member 2 \$ Family member 3 \$ \$ \$ Family member 4 \$ \$ Total ENTERTAINMENT Actual Monthly Cost **Budgeted Monthly Cost**

\$

\$

\$

\$

Other

Total

Community organizations

Movies/sporting events

Greens fees/pool membership, etc.

Religious organizations

Payroll deductions for charity

Other

Total

Actual Monthly Cost	
\$	
\$	
\$	
\$	
\$	

\$

\$

\$

\$

\$

CHILDREN'S ACTIVITIES

CHARITABLE CONTRIBUTIONS

Daycare/camp Fees for school activities

Music lessons

Sports

Allowance

Total

\$

	Actual Monthly Cost
\$	
*	
\$	
\$	
\$	
\$	

Budgeted Monthly Cost

\$	
\$	
\$	
\$	
\$	
\$	

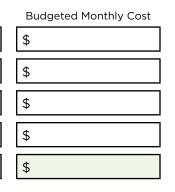
MEDICAL/DENTAL Actual Monthly Cost Budgeted Monthly Cost \$ \$ Premiums \$ \$ Co-pays \$ \$ Prescriptions \$ \$ Vitamins/treatments \$ \$ Total **INSURANCE PREMIUMS** Actual Monthly Cost Budgeted Monthly Cost \$ \$ Auto \$ Home \$ Life \$ \$ \$ \$ Health \$ \$ Disability/Long-Term Care Total \$ \$

PERSONAL

	Actual Monthly Cost	Budgeted Monthly Cost
Haircuts/manicures, etc.	\$	\$
Dry cleaning/laundry	\$	\$
Gifts	\$	\$
Subscriptions	\$	\$
Gym memberships	\$	\$
Total	\$	\$

SAVINGS

	Actual Monthly Cost
401 (k)	\$
IRA	\$
Emergency savings account	\$
Other	\$
Total	\$



DEBTS		
	Actual Monthly Cost	Dudgeted Menthly Cost
Student loans	Actual Monthly Cost	Budgeted Monthly Cost
Home equity loan	\$	\$
Credit		
	\$	\$
Other	\$	\$
Total	\$	\$
OTHER		
	Actual Monthly Cost	Budgeted Monthly Cost
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total	\$	\$
Total MONTHLY INCOME		
	\$	\$
MONTHLY INCOME	\$ Actual Monthly Cost	\$ Budgeted Monthly Cost
MONTHLY INCOME Take-home pay	\$ Actual Monthly Cost \$	\$ Budgeted Monthly Cost \$
MONTHLY INCOME Take-home pay Other Total	\$ Actual Monthly Cost \$ \$	\$ Budgeted Monthly Cost \$ \$
MONTHLY INCOME Take-home pay Other	\$ Actual Monthly Cost \$ \$	\$ Budgeted Monthly Cost \$ \$
MONTHLY INCOME Take-home pay Other Total	\$ Actual Monthly Cost \$ \$	\$ Budgeted Monthly Cost \$ \$
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TOTALS			
	Actual Monthly Cost	Budgeted Monthly Cost	
Housing	\$	\$	Monthly Income \$
Transportation	\$	\$	
Food	\$	\$	So, how much are you REALLY saving?
Clothing	\$	\$	To see how much you're able to save on a monthly basis, subtract your total costs
Entertainment	\$	\$	from your monthly income. If the answer is negative, you may want to focus on reducing debt.
Children's activities	\$	\$	
Charitable Contributions	\$	\$	Monthly Income \$ - Total costs \$
Medical/dental	\$	\$	
Insurance premiums	\$	\$	\$
Personal	\$	\$	
Savings	\$	\$	
Debt payments	\$	\$	
Other	\$	\$	
Total	\$	\$	

Want to see where your money is going?

Fill in a box for each \$100 you spend monthly in each category. Try using a highlighter to fill in the budgeted monthly costs and a pen/marker to shade in the actual costs to see how you measure up.

