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is on your side

# 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.

# Monthly Expense Tracking

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        | \$                  | \$                    |
| <b>Total</b>                   | \$                  | \$                    |

## TRANSPORTATION

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

## FOOD

|                | Actual Monthly Cost | Budgeted Monthly Cost |
|----------------|---------------------|-----------------------|
| Groceries      | \$                  | \$                    |
| Eating out     | \$                  | \$                    |
| Work lunches   | \$                  | \$                    |
| School lunches | \$                  | \$                    |
| <b>Total</b>   | \$                  | \$                    |

# Monthly Expense Tracking

## CLOTHING

|                 | Actual Monthly Cost     | Budgeted Monthly Cost   |
|-----------------|-------------------------|-------------------------|
| Family member 1 | \$ <input type="text"/> | \$ <input type="text"/> |
| Family member 2 | \$ <input type="text"/> | \$ <input type="text"/> |
| Family member 3 | \$ <input type="text"/> | \$ <input type="text"/> |
| Family member 4 | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>    | \$ <input type="text"/> | \$ <input type="text"/> |

## ENTERTAINMENT

|                                   | Actual Monthly Cost     | Budgeted Monthly Cost   |
|-----------------------------------|-------------------------|-------------------------|
| Movies/sporting events            | \$ <input type="text"/> | \$ <input type="text"/> |
| Greens fees/pool membership, etc. | \$ <input type="text"/> | \$ <input type="text"/> |
| Other                             | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>                      | \$ <input type="text"/> | \$ <input type="text"/> |

## CHARITABLE CONTRIBUTIONS

|                                | Actual Monthly Cost     | Budgeted Monthly Cost   |
|--------------------------------|-------------------------|-------------------------|
| Community organizations        | \$ <input type="text"/> | \$ <input type="text"/> |
| Religious organizations        | \$ <input type="text"/> | \$ <input type="text"/> |
| Payroll deductions for charity | \$ <input type="text"/> | \$ <input type="text"/> |
| Other                          | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>                   | \$ <input type="text"/> | \$ <input type="text"/> |

## CHILDREN'S ACTIVITIES

|                            | Actual Monthly Cost     | Budgeted Monthly Cost   |
|----------------------------|-------------------------|-------------------------|
| Daycare/camp               | \$ <input type="text"/> | \$ <input type="text"/> |
| Fees for school activities | \$ <input type="text"/> | \$ <input type="text"/> |
| Music lessons              | \$ <input type="text"/> | \$ <input type="text"/> |
| Sports                     | \$ <input type="text"/> | \$ <input type="text"/> |
| Allowance                  | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>               | \$ <input type="text"/> | \$ <input type="text"/> |

# Monthly Expense Tracking

## MEDICAL/DENTAL

|                     | Actual Monthly Cost     | Budgeted Monthly Cost   |
|---------------------|-------------------------|-------------------------|
| Premiums            | \$ <input type="text"/> | \$ <input type="text"/> |
| Co-pays             | \$ <input type="text"/> | \$ <input type="text"/> |
| Prescriptions       | \$ <input type="text"/> | \$ <input type="text"/> |
| Vitamins/treatments | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>        | \$ <input type="text"/> | \$ <input type="text"/> |

## INSURANCE PREMIUMS

|                           | Actual Monthly Cost     | Budgeted Monthly Cost   |
|---------------------------|-------------------------|-------------------------|
| Auto                      | \$ <input type="text"/> | \$ <input type="text"/> |
| Home                      | \$ <input type="text"/> | \$ <input type="text"/> |
| Life                      | \$ <input type="text"/> | \$ <input type="text"/> |
| Health                    | \$ <input type="text"/> | \$ <input type="text"/> |
| Disability/Long-Term Care | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>              | \$ <input type="text"/> | \$ <input type="text"/> |

## PERSONAL

|                          | Actual Monthly Cost     | Budgeted Monthly Cost   |
|--------------------------|-------------------------|-------------------------|
| Haircuts/manicures, etc. | \$ <input type="text"/> | \$ <input type="text"/> |
| Dry cleaning/laundry     | \$ <input type="text"/> | \$ <input type="text"/> |
| Gifts                    | \$ <input type="text"/> | \$ <input type="text"/> |
| Subscriptions            | \$ <input type="text"/> | \$ <input type="text"/> |
| Gym memberships          | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>             | \$ <input type="text"/> | \$ <input type="text"/> |

## SAVINGS

|                           | Actual Monthly Cost     | Budgeted Monthly Cost   |
|---------------------------|-------------------------|-------------------------|
| 401 (k)                   | \$ <input type="text"/> | \$ <input type="text"/> |
| IRA                       | \$ <input type="text"/> | \$ <input type="text"/> |
| Emergency savings account | \$ <input type="text"/> | \$ <input type="text"/> |
| Other                     | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>              | \$ <input type="text"/> | \$ <input type="text"/> |



# Monthly Expense Tracking

## TOTALS

|                          | Actual Monthly Cost     | Budgeted Monthly Cost   |
|--------------------------|-------------------------|-------------------------|
| Housing                  | \$ <input type="text"/> | \$ <input type="text"/> |
| Transportation           | \$ <input type="text"/> | \$ <input type="text"/> |
| Food                     | \$ <input type="text"/> | \$ <input type="text"/> |
| Clothing                 | \$ <input type="text"/> | \$ <input type="text"/> |
| Entertainment            | \$ <input type="text"/> | \$ <input type="text"/> |
| Children's activities    | \$ <input type="text"/> | \$ <input type="text"/> |
| Charitable Contributions | \$ <input type="text"/> | \$ <input type="text"/> |
| Medical/dental           | \$ <input type="text"/> | \$ <input type="text"/> |
| Insurance premiums       | \$ <input type="text"/> | \$ <input type="text"/> |
| Personal                 | \$ <input type="text"/> | \$ <input type="text"/> |
| Savings                  | \$ <input type="text"/> | \$ <input type="text"/> |
| Debt payments            | \$ <input type="text"/> | \$ <input type="text"/> |
| Other                    | \$ <input type="text"/> | \$ <input type="text"/> |
| <b>Total</b>             | \$ <input type="text"/> | \$ <input type="text"/> |

Monthly Income \$

So, how much are you REALLY saving?

To see how much you're able to save on a monthly basis, subtract your total costs from your monthly income. If the answer is negative, you may want to focus on reducing debt.

Monthly Income \$

- Total costs \$

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\$

### 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.

