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

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 at the end of the month.

Good luck!

Monthly Expense Tracking

Name:

Date:

 **HOUSING**

Actual Monthly Cost

Budgeted Monthly Cost

Mortgage/Rent

Real estate taxes

Homeowners/Renters 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 Monthly Cost

Groceries

Eating out

Work lunches

School lunches

**Total**

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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

Movies/sporting events

Greens fees/pool membership, etc.

Other

**Total**

 **CHARITABLE CONTRIBUTIONS**

Actual Monthly Cost

Budgeted Monthly Cost

Community organizations

Religious organizations

Payroll deductions for charity

Other

**Total**

 **CHILDREN’S ACTIVITIES**

Actual Monthly Cost

Budgeted Monthly Cost

Day care/camp

Fees for school activities

Music lessons

Sports

Allowance

**Total**

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Monthly Expense Tracking

 **MEDICAL/DENTAL/VISION**

Actual Monthly Cost

Budgeted Monthly Cost

Co-pays

Prescriptions

Vitamins/treatments

Other

**Total**

 **INSURANCE PREMIUMS**

Actual Monthly Cost

Budgeted Monthly Cost

Auto

Home

Life

Health

Disability/Long-Term Care

Other

**Total**

 **PERSONAL**

Actual Monthly Cost

Budgeted Monthly Cost

Haircuts/manicures, etc.

Dry cleaning/laundry

Gifts

Subscriptions

Gym/club memberships

**Total**

 **SAVINGS**

Actual Monthly Cost

Budgeted Monthly Cost

401(k)

IRA

Emergency savings account

Other

**Total**

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Monthly Expense Tracking

 **DEBTS**

Actual Monthly Cost

Budgeted Monthly Cost

Student loans

Home equity loan

Credit

Other

**Total**

 **OTHER**

Actual Monthly Cost

Budgeted Monthly Cost

**Total**

 **MONTHLY INCOME**

Actual Monthly Cost

Budgeted Monthly Cost

Take-home pay

Other

**Total**

**HOUSING**

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Monthly Expense Tracking

Actual Monthly Cost

Budgeted Monthly Cost

Monthly Income

Housing

Transportation

Food

Clothing

Entertainment

Charitable contributions

Children’s activities

Medical/dental/vision

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.

$2,000

$1,500

$1,000

$500

$0

**TOTALS**

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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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