



TRACKING WHERE YOUR MONEY GOES

List your monthly expenses, making sure to include everything that you spend money on. Try not to leave anything out. Forgetting to list an expense will throw your budget off because it will not reflect a true picture of how you are spending your funds. After tracking your expenses for a month, use the Budget column to record your planned changes for next month.

Start out with what you already know. Write down those **FIXED EXPENSES** that happen every month and stay relatively the same in amount. Things like rent, cell phone bills, utility bills and car payments don't change that much from month to month. **FLEXIBLE EXPENSES** are expenses that you have control over. You decide what to buy and how much to spend. They can fluctuate in amount and many times don't happen on a consistent basis. These expenses may not be as easy to recall so it is best to record them as you spend them.

INCOME						
INCOME SOURCES	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Wages (net pay)						
Public Assistance						
Food Share						
Social Security/SSDI						
Bonuses/Tips						
Unemployment						
Pension						
Child Support						
Occasional Expense Savings Advance						
Interest						
Other						
TOTAL INCOME						

EXPENSES						
SAVINGS	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Emergency						
Occasional/Seasonal						
Household Fund						
Other						
TOTAL SAVINGS						



UTILITIES	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Gas/Oil/Propane						
Electricity						
Water/Sewer						
Landline/Cell Phone						
Other						
TOTAL UTILITIES						

HOUSING	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Mortgage/Rent						
Home Equity-Line						
Property Taxes						
Condo Fee						
Insurance						
House Maintenance						
Other						
TOTAL HOUSING						

FOOD	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Groceries						
Eating out						
Beverages / snacks						
Other						
TOTAL FOOD						

TRANSPORTATION	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Auto payment 1						
Auto payment 2						
Gasoline						
Insurance						
Parking/Tolls						
Car registration/plates						
Public transportation						
Car repairs/maintenance						
Other						
TOTAL TRANSPORTATION						



HEALTHCARE	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Insurance						
Prescriptions						
Doctors/Dentists(co-pay)						
Hospital Bills						
Eyeglasses						
Other						
TOTAL HEALTHCARE						
EDUCATION COSTS						
Tuition						
Books						
Student Loans						
Room/Board						
School supplies, fees, field trips						
Childcare						
Newspaper/Magazines						
Other						
TOTAL EDUCATION COSTS						
CLOTHING						
Purchases						
Uniforms						
Laundry						
Dry cleaning						
Other						
TOTAL CLOTHING						
PERSONAL CARE						
Beauty Salon / Haircuts/ Manicures						
Cosmetics						
Toiletries						
Fitness Club / YMCA						
Other						
TOTAL PERSONAL CARE						



ENTERTAINMENT	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Cable /Internet						
Video Rentals – Netflix						
Music/movies/sports						
Hobbies						
Childcare for recreation						
Other						
TOTAL ENTERTAINMENT						
PETS						
Food						
Vet						
License						
Insurance						
Grooming						
TOTAL PETS						
OTHER						
Tobacco / Alcohol						
Charity contribution						
Lottery						
Vacation						
Gifts						
Children’s allowance						
Banking Fees						
Life Insurance						
Personal allowance						
Other						
TOTAL OTHER						
CREDIT CARDS / LOANS						
# 1						
# 2						
# 3						
# 4						
# 5						
TOTAL CREDIT CARDS/LOANS						



SUMMARY OF EXPENSES	WEEK 1	WEEK 2	WEEK 3	WEEK 4	MONTHLY TOTAL	BUDGET
Savings						
Housing						
Utilities						
Food						
Transportation						
Healthcare						
Education / Employment						
Clothing						
Personal Care						
Entertainment						
Pets						
Other						
Credit Cards						
TOTAL MONTHLY EXPENSES						

MONTHLY SUMMARY						
TOTAL MONTHLY INCOME						
-						
TOTAL MONTHLY EXPENSES						
=						
DIFFERENCE						