



SPENDING WORKSHEET

Month _____ **Year** _____

Utilize this worksheet to track your expenses for the current month. Use this month's data to assist in formulating your budget for the next month. Differentiate between monthly bills and those occurring less frequently. If you have expenses that don't occur monthly, categorize them under "Other" expenses.

Income

Income/Salary/Paycheck	\$
Income #2	\$
Income #3	\$
Other	\$
Total Monthly Income	\$

Giving

Tithes	\$
Offerings	\$
Charity/Gifts	\$

Savings

Savings	\$
Emergency Fund	\$
Retirement	\$
Other	\$

Housing Expenses

Rent/Mortgage	\$
Electricity	\$
Gas	\$
Telephone/Mobile phone	\$
Internet	\$
Cable/Satellite Tv	\$
Sanitation/Recycling	\$

Maintenance	\$
Other	\$

Food

Groceries	\$
Meals out	\$
Other	\$

Insurance

Homeowners/Renters Insurance	\$
Car Insurance	\$
Health Insurance	\$
Life Insurance	\$
Other	\$

Transportation

Car Payment	\$
Car Payment	\$
Gas	\$
Maintenance	\$
Repairs	\$
Oil Change	\$
Car Tag	\$
Car Inspection	\$
Parking and Tolls	\$
Other	\$

Health and Wellness

Doctor	\$
Dental	\$
Medicine/Prescriptions	\$
Other	\$

Finance

Fees for check cashing	\$
Fees for Cashiers check and money transfers	\$
Prepaid cards and phone cards	\$
Bank or credit card fees	\$
Other fees	\$

Family Expenses

Child care	\$
Child support	\$
Money given or sent to family	\$
Clothing and shoes (adults)	\$
Clothing and shoes (children)	\$
Laundry or dry cleaning	\$
Entertainment (movies, amusement parks, etc)	\$
Travel	\$
Other	\$

Personal/Miscellaneous

Toiletries/cosmetics	\$
Hair beauty	\$
Barber	\$
Pet supplies	\$
Subscriptions	\$
Other	\$
Other	\$

School Costs

Tuition	\$
Supplies	\$
Books/Materials	\$
Uniforms	\$

Transportation	\$
Other	\$

Taxes

Property taxes	\$
Accountant fees (CPA, etc)	\$
Other	\$

Credit Card Debt

Payment #1	\$
Payment #2	\$
Payment #3	\$
Payment #4	\$
Payment #5	\$
Other	\$

Medical Debt

Payment #1	\$
Payment #2	\$
Payment #3	\$
Other	\$

Student Loan Debt

Payment #1	\$
Payment #2	\$
Payment #3	\$
Other	\$

Total Monthly Expenses	\$
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$$\begin{array}{ccc}
 \$ \boxed{} & - & \$ \boxed{} \\
 \text{Income} & & \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \boxed{} \\
 \text{Total}
 \end{array}$$

When your income exceeds your expenses, allocate the money left for savings or discretionary spending.
 If your expenses are more than your income, examine your budget and identify areas where you can reduce expenses.