

Monthly Spending Record

Fixed or Regular Expenses

Spending Plan	Week				Month / year		
	1	2	3	4	Month Goal	(over) under	Comments:
Giving							
Offering							
Other							
Taxes							
Taxes not withheld							
Savings							
1 - Emergency							
2 - Purchases							
Debt repayment							
Primary card							
Other cards							
Other loans							
Housing							
Mortg/Rent							
Electric							
Gas							
Water							
Communication							
Other							
Transportation							
Car pmt							
Life							
Auto							
Home							
Other							
Total							

1. Track expenses that you routinely pay by check, electronically or have automatically withdrawn to meet your spending plan
2. Compare them with the goals set in your Spending Plan and assess the reasons for the differences
3. In the comments column record any special circumstances.
4. Add up the totals from the Variable Expenses sheet with the Fixed Expenses sheet and determine the monthly difference from your income or goals in the boxes below.
5. Adjust your spending accordingly next month

Total monthly income \$

 Total spent: \$

 Under spent \$

(net take home/goal):

 (overspent):