

# Tracking My Spending

Date: \_\_\_\_\_

## INCOME PER MONTH

Income #1 \_\_\_\_\_  
 Income #2 \_\_\_\_\_  
 Other income \_\_\_\_\_  
**Total Monthly Income** \$ \_\_\_\_\_

## EXPENSES PER MONTH

### 1. GIVING Choices = (+/- 10%)

Church Offerings \_\_\_\_\_  
 Other Giving \_\_\_\_\_  
**Total Monthly Giving** \$ \_\_\_\_\_

### 2. SAVING Choices = (5-25%)

Emergency \_\_\_\_\_  
 Major Purchase \_\_\_\_\_  
 Long Term \_\_\_\_\_  
**Total Monthly Savings** \$ \_\_\_\_\_

### 3. TAXES (if not withheld) = (8-15%)

Federal / State \_\_\_\_\_  
 FICA (Soc Sec.) \_\_\_\_\_  
**Total Monthly Taxes** \$ \_\_\_\_\_

### 4. DEBT Choices = (0-5%)

Primary credit card \_\_\_\_\_  
 Other credit cards \_\_\_\_\_  
 Consumer loans \_\_\_\_\_  
 Student loans \_\_\_\_\_  
 Home equity loan \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total Monthly Debt** \$ \_\_\_\_\_

### 5. HOUSING Choices = (15-33%)

Mortgage / rent \_\_\_\_\_  
 Property tax \_\_\_\_\_  
 Maintenance/repairs \_\_\_\_\_  
 Utilities \_\_\_\_\_  
 Electric \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cell phones \_\_\_\_\_  
 Cable TV \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total Monthly Housing** \$ \_\_\_\_\_

### 6. TRANSPORTATION Choices = (3-10 %)

Car loan #1 \_\_\_\_\_  
 Car loan #2 \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Upkeep/repairs \_\_\_\_\_  
 Other (parking etc) \_\_\_\_\_  
**Total Transportation** \$ \_\_\_\_\_

### 7. INSURANCE Choices = (4-8 %)

Health \_\_\_\_\_  
 Disability \_\_\_\_\_  
 Life \_\_\_\_\_  
 Auto \_\_\_\_\_  
 Homeowner/rental \_\_\_\_\_  
 Dental \_\_\_\_\_  
 Other: \_\_\_\_\_  
**Total Monthly Insurance** \$ \_\_\_\_\_

### 8. FOOD Choices = (10-20%)

Groceries \_\_\_\_\_  
 Fast food \_\_\_\_\_  
 Snacks/drinks \_\_\_\_\_  
**Total Monthly Food** \$ \_\_\_\_\_

### 9. HOUSEHOLD/PERSONAL Choices = (5-10%)

Household items \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Beauty /hair \_\_\_\_\_  
 Books/magazines \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_  
**Total Monthly Household** \$ \_\_\_\_\_

### 10. ENTERTAINMENT Choices = (3-5%)

Dining out \_\_\_\_\_  
 Technology \_\_\_\_\_  
 Movies/events \_\_\_\_\_  
 Fitness/sports \_\_\_\_\_  
 Hobbies \_\_\_\_\_  
 Travel \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Other: \_\_\_\_\_  
**Total Entertainment** \$ \_\_\_\_\_

### 11. PROFESSIONAL SERVICES Choices = (5-15%)

Child care \_\_\_\_\_  
 Doctor/dentist/meds \_\_\_\_\_  
 Education \_\_\_\_\_  
 Professional lessons \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total Monthly Prof.Service** \$ \_\_\_\_\_

### 12. MISC. CASH Choices = (2-3%)

His & Hers \_\_\_\_\_  
 Allowances \_\_\_\_\_  
**Total Monthly Small Cash** \$ \_\_\_\_\_

## Spending Plan Balance

**Total Monthly Income** \$ \_\_\_\_\_  
**Total Monthly Expenses** \$ \_\_\_\_\_  
**Income Minus Expenses** \$ \_\_\_\_\_