

# Tracking Your Expenses Worksheet

| <b>Expenses</b>                                  | <b>Per Month (Average)</b> |
|--|----------------------------|
| Savings/investment                               | \$                         |
| Housing (mortgage or rent)                       | \$                         |
| Electricity                                      | \$                         |
| Gas/heating oil                                  | \$                         |
| Water  | \$                         |
| Telephone:                                       |                            |
| Monthly charges                                  | \$                         |
| Long distance                                    | \$                         |
| Internet connection                              | \$                         |
| Groceries  | \$                         |
| Snacks/meals eaten out                           | \$                         |
| Transportation:                                  |                            |
| Car payment                                      | \$                         |
| Gas  | \$                         |
| Car repairs                                      | \$                         |
| Insurance premiums                               | \$                         |
| Bus fare, etc.                                   | \$                         |
| Child care                                       | \$                         |
| Alimony or spousal maintenance                   | \$                         |
| Child support or support to other family members | \$                         |
| Life insurance premiums                          | \$                         |
| <b>Sub-Total Monthly Expenses</b>                | <b>\$ _____</b>            |

*Continued*

**Expenses****Per Month (Average)**

Health insurance premiums

\$

Property or renter's insurance

\$

Doctor or dentist bills

\$

Property tax

\$

Pet care

\$

Union or professional association dues

\$

Clothing/uniforms:

Purchase cost

\$

Dry cleaning bills

\$

Donations

\$

Loan payments (not mortgage)

\$

Credit card payments

\$

Personal expenses (allowances, toiletries, etc.)

\$

Home improvements and repairs

\$

Other (cable TV, classes, cellphones, etc.)

\$

\_\_\_\_\_ \$

\_\_\_\_\_ \$

\_\_\_\_\_ \$

**Sub-Total (from previous page)**

\$ \_\_\_\_\_

**Total Monthly Expenses**

\$ \_\_\_\_\_

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FINANCIAL EDUCATION**smartaboutmoney.org***It's time to get smart about your money.*