

Expenses tracking sheet

1. Save all of your store receipts, bills, bank and credit card statements, loan statements, and any other records of payment.
2. Sort your spending into each category on the expenses tracking sheet and write down the amount of spending each week.
3. At the end of the month, total up each category. Then, add up your total spending for the month.
4. To track your spending for several months, make a copy of this tracker.
5. Even after you have created a budget, it is a good idea to track your spending every so often and see if there are opportunities to save money. Ask yourself if there are cheaper alternatives for each expense that still meet the values that are important to you. See [My values and money worksheet](#).

Spending for the month of

Expense	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Housing expenses						
Rent/mortgage						
Utilities						
Home repairs and improvements						
Other:						
Other:						
Other:						
Housing expenses subtotal						
Living expenses						
Groceries						
Clothing and laundry						
Medical items and prescription drugs						
Childcare						
Other:						
Other:						
Other:						
Living expenses subtotal						

Expense	Week 1	Week 2	Week 3	Week 4	Week 5	Total
Transportation expenses						
Public transit						
Car payments						
Gas						
Other:						
Other:						
Other:						
Transportation expenses subtotal						
Personal expenses						
Phone, TV, internet						
Eating out						
Cigarettes and alcohol						
Personal grooming						
Recreation and entertainment						
Gifts and donations						
Other:						
Other:						
Other:						
Personal expenses subtotal						
Savings						
Emergency fund						
Other:						
Other:						
Financial goals subtotal						
Debt payments						
Other:						
Other:						
Debt payments subtotal						
Other						
Other:						
Other:						
Other:						
Other expenses subtotal						
Total spending for the month						