Month

Spending Record

Transportation Gas Maint/ etc. Repair I. Spending Plan II. Spending Plan III. Spending Plan													Daily	Variab	le E>	xper	nses													
etc. Repair Groceres Clothes Gifts Household Items Personal Other Out Out Iravel I. Spending Plan I I I I I I I I I I I I I I I I I I I			Т	Transportation			Household													Entertainment						Misc.				
2. Total 3. (Over)/Under							Groce	eries	Clo	othes		3ifts			Р	Persor	nal	Ot	her		Services		Goi	ing ut	Tra	avel	0	ther	Ca Ex	ash xp.
3. (Over)/Under	end	ling Plan																												
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5. Total YTD																														
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- Use this page to record expenses that tend to be daily, variable expenses often the hardest to control.
- Keep receipts throughout the day and record them at the end of the day.
- Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtract line 2 from line 1 to get your (over) or under from the budget amount for that month (line 3).
- To verify that you have made each day's entry, cross out the number at the bottom of the page that corresponds to that day's date.
- Optional: If you wish to monitor your progress as you go through the year, you can keep cumulative totals in lines 4 and 5.

Month

Spending Record

Monthly Regular Expenses (generally paid by check once a month)													
	Givir	ng	Savings		Debt			Hous	ing	Auto	Insurance		
	Church	Other		Credit Cards	Education	Other	Mortgage/ Rent	Maint.	Utilities	Other	Pmts.	Auto/ Home	Life/ Medical
1. Spending Plan													
2. Total													
3. (Over)/Under													
4. Last Mth YTD													
5. This Mth YTD													

- This page allows you to record major monthly expenses for which you typically write just one or two checks per month.
- Entries can be recorded as the checks are written (preferably), or by referring back to the check ledger at a convenient time.
- Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtract line 2 from line 1 to get your (over) or under from the budget amount for that month (line 3).
- Use the "Monthly Assessment" section to reflect on the future actions that will be helpful in staying on course.

Monthly Assessment

Area	(Over)/Under	Reason	Future Action
Areas of Victory			
Areas to Watch			