

Month _____

Spending Record

Monthly Regular Expenses (generally paid by check once a month)													
	Giving		Savings	Debt			Housing				Auto Pmts.	Insurance	
	Church	Other		Credit Cards	Education	Other	Mortgage/Rent	Maint.	Utilities	Other		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 _____
