

Weekly Expense Tracking

If you don't know where your money is going, it's time to start tracking your spending. Different methods of tracking work for different people – some like to save receipts while others prefer to jot down all purchases in a small notebook they carry with them. Remember, tracking is only effective if you count every expense, including the morning newspaper and the change you put in the office vending machine. Use the sheets on the next two pages to record weekly and monthly spending totals. (Make copies of the charts so that you can track for longer than one week.)

| Item | Mon | Tue | Wed | Thu | Fri | Sat | Sun | Total Expenses | Weekly Budget | Over / Under |
|----------------------|-----|-----|-----|-----|-----|-----|-----|----------------|---------------|--------------|
| Groceries | | | | | | | | | | |
| Restaurants | | | | | | | | | | |
| Laundry/Dry Cleaning | | | | | | | | | | |
| Medical/Dental | | | | | | | | | | |
| Auto/Gas/Parking | | | | | | | | | | |
| Other Transportation | | | | | | | | | | |
| Child Care | | | | | | | | | | |
| Personal Care | | | | | | | | | | |
| Clothing | | | | | | | | | | |
| Bank Fees/Postage | | | | | | | | | | |
| Entertainment | | | | | | | | | | |
| Books/Music/Video | | | | | | | | | | |
| Cigarettes/Alcohol | | | | | | | | | | |
| Gifts/Cards | | | | | | | | | | |
| Home/Garden | | | | | | | | | | |
| Church/Charity | | | | | | | | | | |
| Savings | | | | | | | | | | |
| Other | | | | | | | | | | |
| Other | | | | | | | | | | |
| Other | | | | | | | | | | |
| Weekly Totals | | | | | | | | | | |

Monthly Expense Tracking

| Item | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Total Expenses | Monthly Budget | Over / Under |
|-----------------------|--------|--------|--------|--------|--------|----------------|----------------|--------------|
| Groceries | | | | | | | | |
| Restaurants | | | | | | | | |
| Laundry/Dry Cleaning | | | | | | | | |
| Medical/Dental | | | | | | | | |
| Auto/Gas/Parking | | | | | | | | |
| Other Transportation | | | | | | | | |
| Child Care | | | | | | | | |
| Personal Care | | | | | | | | |
| Clothing | | | | | | | | |
| Bank Fees/Postage | | | | | | | | |
| Entertainment | | | | | | | | |
| Books/Music/Video | | | | | | | | |
| Cigarettes/Alcohol | | | | | | | | |
| Gifts/Cards | | | | | | | | |
| Home/Garden | | | | | | | | |
| Church/Charity | | | | | | | | |
| Savings | | | | | | | | |
| Other | | | | | | | | |
| Other | | | | | | | | |
| Other | | | | | | | | |
| Monthly Totals | | | | | | | | |