



MONITORING YOUR MONTHLY SPENDING

Household budgets are usually neither fun to prepare or to live by. A spending worksheet can help you identify how you are currently spending your money and identify areas where you can reduce your spending.

The Household Spending Worksheet shown below can be printed and used as a basis for analyzing your current spending patterns and perhaps determine how the “saving” line can be increased.

Monthly Household Spending Worksheet (Round to whole numbers)

Date Prepared _____

Monthly Expenses	Current	Goal	Comments
Total Savings	\$	\$	
Housing Expenses			
Mortgage payments or rent	\$	\$	
Property taxes	\$	\$	
Maintenance or repairs	\$	\$	
Utilities (gas/water/electricity)	\$	\$	
Telephone/cable/internet	\$	\$	
Housekeeping, laundry	\$	\$	
Other housing expenses	\$	\$	
Transportation Expenses			
Car loan or lease payments	\$	\$	
Fuel, maintenance, repairs	\$	\$	
Auto insurance	\$	\$	
Public transportation	\$	\$	
Other transportation expenses	\$	\$	
Food & Entertainment Expenses			
Groceries	\$	\$	
Restaurants	\$	\$	
Sports, hobbies, pastimes	\$	\$	
Books, magazines	\$	\$	
Vacations	\$	\$	
Other	\$	\$	
Health Care Expenses			
Doctors, dentists, etc.	\$	\$	
Prescriptions	\$	\$	
Health insurance	\$	\$	
Other health care expenses	\$	\$	

CONTINUED



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MONITORING YOUR MONTHLY SPENDING CONTINUED

Monthly Household Spending Worksheet (Round to whole numbers)

Date Prepared _____

Monthly Expenses	Current	Goal	Comments
Family Expenses			
Schools, colleges	\$	\$	
Child care	\$	\$	
Alimony and child support	\$	\$	
Other family expenses	\$	\$	
Other Expenses			
Clothing, shoes, etc	\$	\$	
Charitable contributions	\$	\$	
Gifts, birthdays, holidays	\$	\$	
Pets, veterinarian expenses	\$	\$	
Paying off debts or credit cards	\$	\$	
Life and disability insurance	\$	\$	
Walking around money	\$	\$	
Other	\$	\$	
Taxes			
Social Security	\$	\$	
Federal, state, local taxes	\$	\$	
Total Expenses	\$	\$	