

# Expense Tracker

Fill in your income and expenses below. Use this worksheet to track your expenses for the last 3 months, then get an average amount you spend in each category. The average Total Excess Income is the amount of money left over every month that can be used to save towards your goals. If the average Total Excess Income is negative, try to cut spending to fit within your income.

	Month 1	Month 2	Month 3	Average
Monthly Take-Home:				
Savings:				
Other Goals:				
Paying extra on debt				
Vacations/Holidays				
Other Goals:				
<b>Total:</b>				
<b>Household Expenses (Needs):</b>				
Housing (rent or mortgage)				
Utilities				
Groceries				
Transportation (car loan, gas, etc.)				
Insurance (home, car, life, etc.)				
Taxes (property, IRS payments)				
Debt payments (credit cards, etc.)				
Children's expenses				
<b>Total:</b>				
<b>Nonessential Expenses (Wants):</b>				
Entertainment				
Dining out				
Clothes				
Gifts				
Personal care				
Hobbies				
<b>Total:</b>				
<b>Total Expenses:</b>				
<b>Total Excess Income:</b>				