

Expense Tracker

	Month 1	Month 2	Month 3	Average
Monthly take-home pay				
Savings				
Other Goals				
Paying extra on debt				
Other goals				
Total Goals				
Household Expenses (Needs)				
Housing (rent or mortgage)				
Utilities				
Groceries				
Transportation (car, loan, gas, etc.)				
Insurance (home, car, life, etc.)				
Taxes (property, IRS payment)				
Debt payments				
Cell phone				
Other expenses				
Total Needs				
Nonessential Expenses (Wants)				
Entertainment				
Dining out				
Vacations				
Clothes				
Hobbies				
Gifts				
Personal care				
Other expenses				
Total Wants				
Total Expenses				
Total Excess Income				

1. The average Total Excess Income is the money left over every month that can be used to save towards your goals.
2. If the average Total Excess Income is negative, look for ways to cut spending to fit within your take-home pay.
3. Whether you have a positive or negative bottom line, use the Easy Spending Plan to create your budget.