

Spending Record - Daily

Daily Variable Expenses												
	Transportation		Household						Prof. Services	Entertainment		
	Gas, etc.	Maint/ Repair	Groceries	Clothes	Gifts	Household Items	Personal	Other		Going Out	Travel	Other
(1) Spending Plan												
(2) Total	0	0	0	0	0	0	0	0	0	0	0	0
(3) (Over)/Under	0	0	0	0	0	0	0	0	0	0	0	0
(4) Last mo. YTD												
(5) This mo. YTD												
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31												
* Use this page to record expenses that tend to be daily, variable expenses - often the hardest to control												
* Enter amounts from your Spending Plan on Line (1). You'll need to summarize the spending plan for use here; feel free to update categories as needed.												
* Keep receipts throughout the day and record them at the end of the day. You can enter multiple receipts on the same line.												
* Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtracting line 2 from line 1 gives you an (over) or under the budget figure for that month (line 3). If you use the spreadsheet on your computer, the calculations will be done for you.												
* To verify that you have made each day's entry, cross out the number at the bottom of the page that corresponds to that day's date.												
* Optional: If you wish to monitor your progress as you go through the year, you can keep cumulative totals in lines 4 and 5.												

Spending Record - Monthly

Monthly Regular Expenses (Bills, etc.)												
	Giving		Savings	Debt			Housing			Car Payment	Insurance	Memberships/Subscriptions
	Church	Other		Credit Cards	Education	Other	Mortgage/Rent/HOA	Utilities	Other			
(1) Spending Plan												
(2) Total	0	0	0	0	0	0	0	0	0	0	0	0
(3) (Over)/Under	0	0	0	0	0	0	0	0	0	0	0	0
(4) Last mo. YTD												
(5) This mo. YTD												

* Use this page to record recurring monthly expenses, such as bills and regular payments. Include automatically-paid subscriptions and memberships.

* Enter amounts from your Spending Plan on Line (1). You may need to summarize amounts from the Spending Plan in some cases.

* Record entries as payments are made (typically online, automatic, or via check). *Be sure you are getting notices for all your automatic payments!*

* Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtracting line 2 from line 1 gives you an (over) or under the budget figure for that month (line 3). If you use the spreadsheet on your computer, the calculations will be done for you.

* Use the "Monthly Assessment" section below to reflect on future actions that will be helpful in staying on course.

* Optional: If you wish to monitor your progress as you go through the year, you can keep cumulative totals in lines 4 and 5.

Monthly Assessment			
Area	(Over)/Under Amt.	Reason for (Over)/Under	Future Action
Areas of Victory			
Areas to Watch			