

Taking Stock of Your Spending

Keep track of everything you spend money on for one month.

It's a good idea to keep a little notebook with you to jot things down as you spend.

Calculate any bills that are not monthly on a monthly basis (i.e. divide yearly expenses by 12).

Fixed Expenses (bills)

Savings: _____

Retirement _____

Goals:

1. _____

2. _____

3. _____

Rent/mortgage _____

Homeowners Ins. _____

Health insurance _____

Life insurance _____

Property taxes _____

Utilities:

Heat _____

Electric _____

Phone _____

TV _____

Internet _____

Trash/recycle _____

Child care _____

Other _____

Other _____

Transportation:

Car payments _____

Car insurance _____

Car maintenance _____

Registration _____

Inspection _____

Gas _____

Tolls/parking _____

Mass Transit _____

Other: _____

Paying off debt: _____

Total fixed expenses: _____

Variable Expenses

Food:

Groceries _____

Eat out/order in (includes coffee, snacks.etc)

Personal care (this includes all toiletries, makeup, nails, dental, hair/haircuts OTC meds etc. _____

Home Maintenance – Anything bought to be used in the home (linens, décor, fix it supplies, cleaning, electronics, furniture, stationary, kitchen supplies, etc.

Entertainment – movies, books, music, parties, subscriptions, hobbies, liquor, outings, etc. _____

Clothing (including shoes, outerwear, jewelry, etc. _____

Gifts _____

Holidays _____

Vacation _____

School supplies _____

Lawn/garden _____

Healthcare _____

Total variable expenses: _____

GRAND TOTAL (fixed + variable): _____