monthly expense tracker



Date: From

То



NoMoreDebts.org

Easy Instructions

- **1]** The expense categories listed on page 1 will help you determine which expenses to record where.
- **2]** For each week, record dates you are tracking. For example, a 7 day tracking period would be May 30th to June 5th. The next week would start on June 6th.
- **3]** Record cash balances on hand or in your bank account and list any income you expect to receive during each week.
- **4]** List the dates down the left side and record actual money spent each day. Use the blank columns to create your own categories. Maybe you want to track coffees, magazines or fuel separately.
- **5]** Weekly savings amounts also need to be recorded on pages 14–15. Keep track of seasonal expenses on these pages, not on your weekly pages.
- **6]** Total all columns and subtract actual expenses from actual income. If there is a surplus, this means you should have money in your wallet or bank account. This becomes the cash balance for the next week.

For a sample of a completed tracker visit our website, NoMoreDebts.org



Housing rent, mortgage, strata fees, property taxes, house insurance

Expense Categories

Utilities phone/cell, cable/internet, gas, hydro, security

Household storage locker, decor, gardening, misc. items

Groceries food, baby needs, household supplies, toiletries

Living personal care, bank fees, dry cleaning, pet costs

Transportation fuel, auto insurance, transit, parking, taxi

Health Care medical premiums, life insurance, medication, eye care, dental, wellness costs

Personal tobacco, alcohol, books/CDs, donations, subscriptions

Eating Out meals, snacks, take-out, coffee/water

Entertainment recreation: sports equipment/fees, movies/tickets, hobbies, lottery/gaming, memberships (fitness, etc.)

Children daycare, lessons/activities, allowance, school supplies/fees, babysitting

Debt Payments loans, credit cards, leases, support payments, government debts

Savings emergency fund, RRSPs, RESPs, for seasonal expenses (e.g. car repairs, travel/vacations, clothing, gifts, assisting family/friends)

Week 1	FROM	1	го			of your actual / summary on p		d expense totals t	0
Income									
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Transfer all of your actual weekly income and expense totals to

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Transfer all of your actual weekly income and expense totals to

Week 4	FROM		го				al weekly incom n pages 12 – 13		nse totals to
ncome									
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Week 5	FROM	то	Transfer all of your ac the monthly summary	tual weekly income and on pages 12 – 13.	d expense totals to
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Dates 💊	JUSTIC UTUILES HOUS	HOLD CROCERIES INTRO TRANSPORTATION	Jet 12850Het MINGOI	NERFORMENT CHIDREN DEST PA	WEN'S
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Total Actual Expenses					
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Transfer all of your actual weekly income and expense totals to

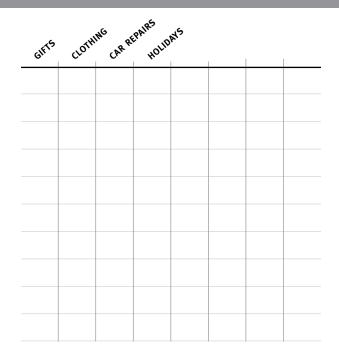
Monthly Summary

Income Housing Utilities	
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Household	
Groceries	
Living	
Transportation	
Health Care	
Personal	
Eating Out	
Entertainment	
Children	
Debt Payments	
Savings	

Use this page to keep track of money you save for seasonal expenses. Record the date you put money into your savings account and the date that you take money out for one of your planned expenses.

Date	\$ IN	\$ OUT	BALANCE

SAVINGS ACCOUNT



Our mission is to educate Canadians in personal money management and the wise use of credit, and to help individuals and families find solutions to their financial difficulties through unbiased counselling and debt repayment alternatives. To receive more information about our services or to schedule an appointment with a Counsellor, please contact us:

> 1.888.527.8999 info@nomoredebts.org

Office locations include: Vancouver • Surrey • Victoria • New Westminster Abbotsford • Kelowna • Nanaimo • Winnipeg

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