

CATEGORIES USED IN THE SPENDING TRACKER

	Cell phone	Any costs related to having and using your cell phone
	Debt payment	Credit card payments, payday loan payments, pawn shop payments, car title loan payments, and other loan payments
	Eating out	Any meals or beverages purchased outside of the home
	Education + childcare	Childcare costs, diapers, school supplies, school materials fees, field trip and other activity fees
	Entertainment	Going to the movies or concerts, sports equipment/fees, sporting events, lottery tickets, alcohol, books/CDs, subscriptions
	Groceries + other supplies	Food and beverages brought into the home, as well as other supplies: baby formula, haircuts, hygiene items, dry cleaning
	Health expenses	Co-payments, medication, eye care, dental care, health insurance premiums
	Helping others	Donations to religious organizations or other charities, gifts
	Housing + utilities	Rent, mortgage, insurance, property taxes, electricity, gas, water, sewage, phone, television, Internet service, cell phone
	Pets	Food, healthcare costs, and other costs associated with caring for your pets
	Transport	Gas, car payment, insurance payment, repairs
	Other	▪ Court-ordered expenses (Child Support, restitution, etc.) ▪ Household supplies (Things for your home like cleaning supplies, kitchen appliances, furniture, other equipment) ▪ Savings (Saving for emergencies, goals, back to school expenses, holiday purchases, children's education, saving for retirement) ▪ Tools or other job-related expenses (Tools, equipment, special clothing, job-related books, machinery, working animals or livestock, union dues)



Use this **spending tracker** to consider what is important to you

Spending for the month of:

- 1 Get an envelope to collect your receipts.
- 2 Use the table to sort your spending into the categories below. Don't forget about bills you share with others.
- 3 At month's end, total up each category.

	Week 1	Week 2	Week 3	Week 4	Week 5	Category totals
 Cell phone						
 Debt payment						
 Eating out						
 Education + childcare						
 Entertainment						
 Groceries + other supplies						
 Health expenses						
 Helping others						
 Housing + utilities						
 Pets						
 Transport						
 Other						

Total spending this month

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