



FINANCIAL HEALTH FCU

Serving IU Health and the community

TRACK YOUR SPENDING

Many people do not know where all of their money goes. If you are having trouble saving money and/or if you want to create a realistic budget/spending plan, you need to know where ALL of your money is going now. Use this template to track your expenses for a full month. Carry it with you and enter exact amounts for all expenses as they occur. If you spend \$23.77 for gas, \$7.43 at Burger King or have a \$29.99 gym membership deducted from your account, write it down when it occurs. Be thorough and accurate for one full month.

LOG EACH INDIVIDUAL EXPENSE FOR A MONTH. DO NOT GUESS. DO NOT ESTIMATE.

BEGINNING DATE:	ENDING DATE:
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HOUSING RELATED:	\$\$	Date:
TOTAL HOUSING	\$ -	\$ -

EXPENSES TO INCLUDE:
Mortgage and/or rent payments, home repairs, paint, tools, plants, gardening supplies, lawncare, furniture, plumbing, etc.

TRANSPORTATION RELATED:	\$\$	Date:
TOTAL TRANSPORTATION	\$ -	\$ -

EXPENSES TO INCLUDE:
Auto loan payments or lease payments, insurance, gasoline, oil changes, tires, brakes, repairs, etc.

LOAN PAYMENTS:	\$\$	Date:
TOTAL OTHER LOANS	\$ -	\$ -

EXPENSES TO INCLUDE:
Credit card payments, student loan payments, furniture rental. Monthly payments for jewelry, dental work, appliances, etc. Payday loan payments.

CHILD/CARE RELATED:	\$\$	Date:
TOTAL CHILD/CARE RELATED	\$ -	\$ -

EXPENSES TO INCLUDE:
Child care, school expenses, other child related expenses.

FOOD/GROCERY RELATED:
TOTAL FOOD/GROCERY

\$\$	Date:
\$ - \$ -	

EXPENSES TO INCLUDE:
Grocery store purchases for food and household supplies. Eating out expenses for: coffee, snacks, breakfast, lunch and/or dinner.
MANY PEOPLE UNDER-ESTIMATE THEIR EXPENSES IN THIS CATEGORY. BE ACCURATE & THOROUGH.

HEALTH/MEDICAL RELATED:
TOTAL HEALTH CARE

\$\$	Date:
\$ - \$ -	

EXPENSES TO INCLUDE:
Health insurance (unless deducted from pay), co-pays, prescriptions, emergency room visits, etc.

UTILITY RELATED:
TOTAL UTILITIES

\$\$	Date:
\$ - \$ -	

EXPENSES TO INCLUDE:
Cell phone, gas, electric, water, cable, Netflix, Sirius, etc.

MISCELLANEOUS:
TOTAL MISCELLANEOUS

\$\$	Date:
\$ - \$ -	

EXPENSES TO INCLUDE:
Miscellaneous covers many things: Clothing, cleaning, uniforms, shoes, hair, nails, movies, music, books, gym memberships, gifts, charities, bank fees, etc.
IF YOU SPEND MONEY AND ARE NOT CERTAIN WHERE IT SHOULD BE RECORDED, RECORD IT HERE.

TOTAL EXPENSES

\$ - \$ -
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