JEAN'S SPENDING TRACKER

Write down how much you're spending (or *think* you're spending) for each area of expense (housing, transportation, etc.). Then, track how much you *actually* spend for four months. If you can adjust the amount you're spending, keep track of it in the column to the far right.

TOTAL MONTHLY NET INCOME _____

Expense	Month	Month	Month	Month	Estimated Savings
HOUSING					
Amount budgeted					
Rent/mortgage					
Home equity loan					
Heat					
Water					
Electricity					
Insurance					
Phone					
Internet					
Cable					
Lawn/garden					
Repairs					
Other _____					
Housing total					
% of total					

To calculate: Divide housing total by total budget and multiply by 100.
(Remember: Housing should represent 35% of your total monthly net income.)

Expense	Month	Month	Month	Month	Estimated Savings
TRANSPORTATION					
Amount budgeted					
Car payment 1					
Car payment 2					
Gasoline					
Insurance					
Repairs/upkeep					
Commutation					
Parking					
Other _____					
Transportation total					
% of total					

To calculate: Divide transportation total by total budget and multiply by 100.
(Remember: Transportation should represent 15% of your total monthly net income.)

Expense	Month	Month	Month	Month	Estimated Savings
CREDIT CARDS/LOANS					
Amount budgeted	_____	_____	_____	_____	_____
Credit card 1	_____	_____	_____	_____	_____
Credit card 2	_____	_____	_____	_____	_____
Credit card 3	_____	_____	_____	_____	_____
Credit card 4	_____	_____	_____	_____	_____
Other loan 1	_____	_____	_____	_____	_____
Other loan 2	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Credit cards/loans total	_____	_____	_____	_____	_____
% of total	_____	_____	_____	_____	_____

To calculate: Divide credit cards/loans total by total budget and multiply by 100.
(Remember: Debt repayment should account for 15% of your total monthly net income.)

	Month	Month	Month	Month	Estimated Savings
SAVINGS/INVESTMENTS					
Amount budgeted	_____	_____	_____	_____	_____
401(k) contribution	_____	_____	_____	_____	_____
Other retirement contribution	_____	_____	_____	_____	_____
Monthly savings	_____	_____	_____	_____	_____
Savings/Investments total	_____	_____	_____	_____	_____
% of total	_____	_____	_____	_____	_____

To calculate: Divide savings/investments total by total budget and multiply by 100.
(Remember: You're aiming to save 10% of your total monthly net income.)

PERSONAL CARE: The remaining categories combined should account for 25% of your total monthly budget.

CHILD CARE	Month	Month	Month	Month	Estimated Savings
Amount budgeted	_____	_____	_____	_____	_____
Babysitting	_____	_____	_____	_____	_____
Tuition	_____	_____	_____	_____	_____
Clothing	_____	_____	_____	_____	_____
Lessons	_____	_____	_____	_____	_____
Toys	_____	_____	_____	_____	_____
Gifts	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Child care total	_____	_____	_____	_____	_____

Expense	Month	Month	Month	Month	Estimated Savings
FOOD					
Amount budgeted					
Groceries					
Eating out					
Entertaining					
Other _____					
Food total					
PERSONAL					
Amount budgeted					
Clothing					
Beauty shop/barbershop					
Dry cleaning					
Health club					
Cell phone/BlackBerry					
Gifts					
Other _____					
Personal total					
MEDICAL					
Amount budgeted					
Insurance					
Co-pays					
Prescriptions					
Unreimbursed medical					
Other _____					
Medical total					
ENTERTAINMENT					
Amount budgeted					
Tickets (movies/theater/concert/sports)					
CDs/DVDs					
Books/magazines					
Other _____					
Entertainment total					

Expense	Month	Month	Month	Month	Estimated Savings
TRAVEL					
Amount budgeted	_____	_____	_____	_____	_____
Vacation	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Travel total	_____	_____	_____	_____	_____
PETS					
Amount budgeted	_____	_____	_____	_____	_____
Food	_____	_____	_____	_____	_____
Medical Care	_____	_____	_____	_____	_____
Grooming	_____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____	_____
Pets total	_____	_____	_____	_____	_____
OTHER					
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Other total	_____	_____	_____	_____	_____

% of total monthly budget _____ _____ _____ _____ _____

To calculate: Add all personal care category totals, divide by total monthly net income and multiply by 100.
(Remember: Personal, medical, entertainment, travel, pets and other categories combined should account for 25% of your total monthly net income.)