

monthly expense tracker



Date: From

To



A Non-Profit Service

NoMoreDebts.org | MyMoneyCoach.ca

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

Expense Categories

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

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)



TO

Income

\$ _____ + \$ _____ + \$ _____

child tax benefits

+ \$ = \$ **Total Actual Income**

support
payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses							

Total Actual Income \$ _____ minus Total Actual Expenses \$ _____

[illegible]

= Cash Forward
(record as income next week) \$ _____

TO

Income

\$ _____ + \$ _____ + \$ _____

child tax benefits

+ \$ = \$ **Total Actual Income**

support
payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses							

Total Actual Income \$ _____ minus Total Actual Expenses \$ _____

[illegible]

= Cash Forward
(record as income next week) \$ _____

TO

Income

\$ _____ + \$ _____ + \$ _____

child tax benefits

+ \$ = \$ **Total Actual Income**

support
payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses							

Total Actual Income \$ _____ minus Total Actual Expenses \$ _____

[illegible]

= Cash Forward
(record as income next week) \$ _____

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$

+

\$

+

\$

cash on hand

wages/pension

child tax benefits

+

\$

=

\$

Total Actual Income

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses							

Total Actual Income

\$

minus Total Actual Expenses

\$

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS		

= Cash Forward (record as income next week)

\$

TO

[11

Monthly Summary

If your expenses have exceeded your income this month, you may want to contact us for assistance, **1.888.527.8999** or online at **NoMoreDebts.org**.

	WEEK 1	WEEK 2
Income		
Housing		
Utilities		
Household		
Groceries		
Living		
Transportation		
Health Care		
Personal		
Eating Out		
Entertainment		
Children		
Debt Payments		
Savings		

WEEK 3	WEEK 4	WEEK 5	TOTAL

Total Income \$ _____ minus Total Expenses \$ _____

= \$ _____

Seasonal Expenses

[illegible][illegible]

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



mymoneycoach.ca | @mymoneycoach_ca

Office Locations

British Columbia: Abbotsford, Delta, Kelowna, New Westminster, Nanaimo, Surrey, Vancouver, Vancouver-VJAC, Victoria

Alberta: Edmonton, Calgary **Saskatchewan:** Regina

Manitoba: Winnipeg **Ontario:** Hamilton, Ottawa

we help | we educate | we give hope

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Charitable Registration Number
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