

Budgeting activity tracker

Track your spending to learn how much money you could find to save each month. FOR MONTH OF: _____

Finding extra money to save becomes easier when you know exactly what you're spending each month. As a rule of thumb, your essential expenses (things you need to have) should not exceed 50% of your take-home pay. See how you're doing by filling out your average monthly expenses and income below (in local currency).

ANNUAL HOUSEHOLD INCOME _____

MONTHLY HOUSEHOLD TAKE-HOME PAY _____

MONTHLY ESSENTIAL EXPENSES (THINGS YOU NEED TO HAVE)

i Tip: You may want to review bank and credit card statements.

Housing
Mortgage
Rent
Property/Council Tax
Home Insurance
Electricity
Water
Gas
Internet / TV
Phone / Mobile
Other
HOUSING SUBTOTAL
Groceries
Food
Other
FOOD SUBTOTAL
Healthcare
Insurance Premiums

Prescriptions
Excess
Other
HEALTHCARE SUBTOTAL
i TIP: If you only have annual costs for healthcare, that's OK. Simply add them up and divide by 12 to get your monthly figure.
Transport
Car Loan or Lease Payment
Car Insurance
Registration / Tax
Routine Maintenance
Petrol
Taxis / Buses / Subway etc.
Other
TRANSPORT SUBTOTAL
Debt & Monthly Obligations
Credit Card Debt (recurring payment plan)
Student Loans
Loans, Taxes, Borrowing

Alimony & Other Obligations
Other
DEBT & MONTHLY OBLIGATIONS SUBTOTAL
Child & Dependent Care
Support for Children (eg. daycare)
Support for Parent(s) / Grandparent(s)
Other Obligations
CHILD & DEPENDENT CARE SUBTOTAL
TOTAL MONTHLY ESSENTIAL EXPENSES
i TIP: Your essential expenses should not exceed 50% of your take-home pay.



MONTHLY DISCRETIONARY EXPENSES (THINGS YOU WOULD LIKE TO HAVE)

Personal Care
Hair, Cosmetics etc.
Clothing
Dry Cleaning
Other
PERSONAL CARE SUBTOTAL

Gifts
Gifts (such as birthdays, holidays etc.)
Charitable Donations
Other
GIFTS SUBTOTAL
Recreational
Travel and Vacations
Club Memberships (eg. gym)
Hobbies
Other
RECREATIONAL SUBTOTAL
Entertainment
Cinema/Theatre/Sports Events
Dining Out
Other
ENTERTAINMENT SUBTOTAL
TOTAL MONTHLY DISCRETIONARY EXPENSES
i Tip: Since discretionary expenses are nice-to-haves, tough choices here could benefit your bottom line.

TOTAL MONTHLY ESSENTIAL EXPENSES	+	TOTAL MONTHLY DISCRETIONARY EXPENSES	=	TOTAL MONTHLY EXPENSES
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