

Use these worksheets to record your daily expenses for the month. The accounting will allow you to formulate a budget plan and analyze areas where you can reduce expenses.

The Expense Accounting includes budget-line items for the following:

- Family Income
- Housing Expenses
- Transportation
- Family Care
- Living Expenses
- Family Entertainment
- Obligations
- Savings

Family Income

	Identify and List Income Sources				
Employment Income 1					
Employment Income 2					
Employment Income 3					
Social Security Payments					
Alimony Payments					
Government Support Payments					
Investments					
Savings					
Other Income Payments					
Total					
Total Month					

Housing Expenses

	List \$\$ Expenses When Paid				
Monthly Mortgage (including escrow)					
Monthly Rent					
Heating Costs					
Telephone					
Electricity					
Cable / Dish Services					
Gas / Propane					
Internet Connection					
Water / Sewage					
Repair Costs					
Trash Removal					
Home Improvement					
Maintenance					
Other					
Other					
Total					
Total Month					

Transportation

	List \$\$ Expenses When Paid				
Auto Loan Payment 1					
Auto Loan Payment 2					
Auto Loan Payment 3					
Auto Insurance					
Gas / Oil					
Maintenance					
Taxes					
Licensing					
Parking					
Public Transportation					
Tolls					
Other					
Other					
Total					
Total Month					

Family Care

	List \$\$ Expenses When Paid				
Health Insurance					
Disability Insurance					
Life Insurance					
Other Insurance					
Doctor / Hospital Visits					
Dentist Visits					
Eye Care					
Veterinarian					
Prescriptions					
Over-the-Counter Medications					
Child Care					
Elder Care					
Health Clubs					
Other Dues					
Other Care					
Total					
Total Month					

Living Expenses

	List \$\$ Expenses When Paid				
Essential Groceries					
Non-Essential Groceries					
Home Living Supplies					
Vendor Snacks, Coffee, Donuts					
Work/School-Related Lunches					
Pet Food					
Adult Clothing					
Children's Clothing					
Work Clothes					
Education Expenses					
House Cleaning Services					
Garden Care Services					
Postage					
Other Living Expenses					
Other Living Expenses					
Total					
Total Month					

Family Entertainment

	List \$\$ Expenses When Paid				
Dining Out					
Movies Out					
Other Outside Entertainment					
Movie Rentals					
Cigarettes, Beer, Wine, Liquor					
Lottery Tickets					
Casino / Other Gambling					
Birthdays / Anniversaries					
Holidays					
Weekend / Day Trips					
Vacation Travel					
Other					
Other					
Total					
Total Month					

Obligations

	List \$\$ Expenses When Paid				
Credit Card Payment 1					
Credit Card Payment 2					
Credit Card Payment 3					
Credit Card Payment 4					
Student Loan Payments					
Home Equity Loan/Line Payments					
Personal Loan Payments 1					
Personal Loan Payments 2					
Alimony / Child Support Payments					
Other Support Payments					
Liens or Judgments					
Other Property Tax Payments					
Charitable Donations					
Other					
Total					
Total Month					

Savings

	List \$\$ Savings on Deposit				
401K Contributions					
IRA Contributions					
Monthly Investment Deposits					
College Savings Deposits					
Retirement Savings Deposits					
General Savings Deposits					
Financial Goal:					
Financial Goal:					
Financial Goal:					
Total					
Total Month					