

monthly expense tracker



Date: From

To



**CREDIT COUNSELLING
SOCIETY**

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)

Week 1 FROM TO

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 2 FROM TO

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 3 FROM TO

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 4 FROM TO

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 5 FROM TO

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

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

Use this page to keep track of money you save for seasonal expenses. Record the date you put money into your savings account and the date that you take money out for one of your planned expenses.

Date	SAVINGS ACCOUNT		
	\$ IN	\$ OUT	BALANCE

GIFTS	CLOTHING	CAR REPAIRS	HOLIDAYS				

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

Office locations include:

**Vancouver • Surrey • Victoria • New Westminster
Abbotsford • Kelowna • Nanaimo • Winnipeg**

NoMoreDebts.org | MyMoneyCoach.ca



Charitable Registration Number
89469 0890 RR0001