















# Use this **spending tracker** to consider what is important to you

Spending for the month of: \_\_\_\_\_

- 1 Get an envelope to collect your receipts.
- 2 Use the table to sort your spending into the categories below. Don't forget about accounts you share with others.
- 3 At month's end, total up each category.

	Week 1	Week 2	Week 3	Week 4	Week 5	Category totals
Cell phone						
Debt payment						
Eating out						
Education + childcare						
Entertainment						
Groceries + other supplies						
Health expenses						
Helping others						
Housing + utilities						
Pets						
Transport						
Other						
Total spending this month						

## CATEGORIES USED IN THE SPENDING TRACKER

	<b>Cell phone</b>	Any costs related to having and using your cell phone
	<b>Debt payment</b>	Credit card payments, payday loan payments, shop payments, car title loan payments, and other loan payments
	<b>Eating out</b>	Any meals or beverages purchased outside of the home
	<b>Education + childcare</b>	Childcare costs, nappies, school supplies, school materials fees, field trip and other activity fees
	<b>Entertainment</b>	Going to the movies or concerts, sports equipment/fees, sporting events, lottery tickets, alcohol, books/CDs, subscriptions
	<b>Groceries + other supplies</b>	Food and beverages brought into the home, as well as other supplies: baby formula, haircuts, hygiene items, dry cleaning
	<b>Health expenses</b>	Co-payments, medication, eye care, dental care, health insurance premiums
	<b>Helping others</b>	Donations to religious organizations or other charities, gifts
	<b>Housing + utilities</b>	Rent, bond, insurance, property taxes, electricity, gas, water, sewage, phone, television, Internet service, cell phone
	<b>Pets</b>	Food, healthcare costs, and other costs associated with caring for your pets
	<b>Transport</b>	Petrol, car payment, insurance payment, repairs
	<b>Other</b>	<ul style="list-style-type: none"> <li>▪ Court-ordered expenses (Child care, restitution, etc.)</li> <li>▪ Household supplies (Things for your home like cleaning supplies, kitchen appliances, furniture, other equipment)</li> <li>▪ Savings (Saving for emergencies, goals, back to school expenses, holiday purchases, children's education, saving for retirement)</li> <li>▪ Tools or other job-related expenses (Tools, equipment, special clothing, job-related books, machinery, working animals or livestock, union dues)</li> </ul>