

My Monthly Expense Log

This tool will help you organize and categorize how you use your money. This is an important step to building a spending and saving plan. You may want to use the [My Saving, Sharing, and Spending Diary](#) tool for a few weeks before using this tool.

- Grouping things into categories will make it easier for you to decide if you want to make any changes.
- This expense log is separated into sections for saving, sharing, and spending.
- Use the “Notes” column to document how you could change an item or other notes important to you.
- Some math may be necessary to get monthly amounts. The log handles the calculations for you.
 - For example, if you pay a tax bill once per year, instead of every month, enter the full expense in the **Amount** column and then change **Every month** to **Once per year** in the **How often do you pay this expense?** column.
- For some rows of this log, you’ll need to add up several expenses in a category.
 - For example, you may need to add up the costs from several grocery store trips to get the “Monthly Amount” for the row for “Groceries and Household Supplies.”
- You may have expenses that don’t fit into any of the listed categories. You can include these in the Other rows. Add more rows by clicking the plus symbol.

My Expenses for the month of: January ▼

My Saving

Item	Saving Amount	How often do you save this amount?	Monthly Amount	Notes
Saving toward: An emergency fund	\$0	Every month	▼ \$0.00	
Saving toward:	\$0	Every month	▼ \$0.00	

My Sharing

Item	Sharing Amount	How often do you share this amount?	Monthly Amount	Notes
Sharing with family and friends	\$0	Every month	▼ \$0.00	
Charitable contributions	\$0	Every month	▼ \$0.00	
Other:	\$0	Every month	▼ \$0.00	

My Spending

Item	Spending Amount	How often do you pay this expense?	Monthly Amount	Notes
Rent, mortgage payment	\$0	Every month	▼ \$0.00	
Property taxes, insurance	\$0	Every month	▼ \$0.00	
Water	\$0	Every month	▼ \$0.00	
Electric	\$0	Every month	▼ \$0.00	
Gas, oil	\$0	Every month	▼ \$0.00	
Trash collection	\$0	Every month	▼ \$0.00	
Telephone (cell and land-line)	\$0	Every month	▼ \$0.00	

Item	Spending Amount	How often do you pay this expense?	Monthly Amount	Notes
Internet	\$0	Every month	▼ \$0.00	
Cable, satellite, TV viewing services	\$0	Every month	▼ \$0.00	
Car, truck payment	\$0	Every month	▼ \$0.00	
Car, truck insurance	\$0	Every month	▼ \$0.00	
Car, truck maintenance and repair	\$0	Every month	▼ \$0.00	
Car, truck fuel	\$0	Every month	▼ \$0.00	
Public transportation	\$0	Every month	▼ \$0.00	

Item	Spending Amount	How often do you pay this expense?	Monthly Amount	Notes
Health insurance (part not covered by employer or taken out of gross pay)	\$0	Every month	▼ \$0.00	
Other healthcare expenses	\$0	Every month	▼ \$0.00	
Student loan payments	\$0	Every month	▼ \$0.00	
Credit card debt payments	\$0	Every month	▼ \$0.00	
Other debt payments	\$0	Every month	▼ \$0.00	
Personal care attendant	\$0	Every month	▼ \$0.00	
Eldercare	\$0	Every month	▼ \$0.00	

Item	Spending Amount	How often do you pay this expense?	Monthly Amount	Notes
Childcare, child support payments	\$0	Every month	▼ \$0.00	
Groceries and household supplies	\$0	Every month	▼ \$0.00	
Eating out, take-out	\$0	Every month	▼ \$0.00	
Service animal expenses	\$0	Every month	▼ \$0.00	
Pet care	\$0	Every month	▼ \$0.00	
Personal expenses	\$0	Every month	▼ \$0.00	
Entertainment	\$0	Every month	▼ \$0.00	
Other:	\$0	Every month	▼ \$0.00	

Category	Monthly Amount for
My Saving	\$0.00
My Sharing	\$0.00
My Spending	\$0.00
Total Monthly Expenses	\$0.00

