

Personal Finance: Monthly Spending

Take control of your spending habits and make the most of your paycheck. Use this convenient template to help track your income and identify your expenses. The money you save could fund your future retirement!

Monthly Income	Estimated	Actual	Notes
Total			
Expense: Housing	Estimated	Actual	Notes
Total			
Expense: Utilities	Estimated	Actual	Notes
Total			
Expense: Personal	Estimated	Actual	Notes
Total			
Expense: Household Needs	Estimated	Actual	Notes
Total			

Expense: Dependents	Estimated	Actual	Notes
Total			
Expense: Health + Transportation	Estimated	Actual	Notes
Total			
Expense: Entertainment	Estimated	Actual	Notes
Total			
Expense: Debt Obligations	Estimated	Actual	Notes
Total			
Savings	Estimated	Actual	Notes
Total			

Total Monthly Income	
Total Monthly Expenses	
Difference	