

Month _____

Spending Record

Monthly Regular Expenses
(generally paid by check once a month)

	Giving		Savings		Debt			Housing			Auto		Insurance		Misc. Cash Exp.
	Church	Other			Credit Cards	Educ.	Other	Mort./Rent	Maint.	Util.	Other	Pmts.	Auto/Home	Life/Med.	
(1) Spending Plan															
(2) Total															
(3) (Over)/Under															
(4) Last Mo. YTD															
(5) This Mo. YTD															

- This page allows you to record major monthly expenses for which you typically write just one or two checks per month.
- Entries can be recorded as the checks are written (preferably) or by referring back to the check ledger at a convenient time.
- Total each category at the end of the month (line 2) and compare to the Spending Plan (line 1). Subtracting line 2 from line 1 gives you an (over) or under the budget figure for that month (line 3).
- Use the "Monthly Assessment" section to reflect on the future actions that will be helpful in staying on course.

Monthly Assessment

Area	(Over)/Under	Reason	Future Action

Areas of Victory _____

Areas to Watch _____