Monthly Expense Tracker

Helping you plan for the future

Credit Counselling Society

We Help. We Educate. We Give Hope.

Easy Instructions

1. Use the 'Expense Categories' listed on page 1 as a guide to see which expenses go where.
2. Fill in the dates for each week you are tracking. To avoid confusion, make sure there are no gaps or duplicate dates.
3. At the beginning of each week, note the total amount of money you have. Be sure to include any income you expect to receive for that week (e.g. pension, child tax, income assistance, alimony, etc.).
4. Track your spending every day for each of the categories listed. You can use the blank columns to create your own if you'd like to track anything separately (e.g. coffee, gas, cigarettes, etc.).
5. Use pages 14-15 to keep track of your savings and seasonal expenses for holidays, gifts, or irregular vehicle expenses (e.g. repairs, insurance, etc.).
6. Every week, add up your expenses from each of the columns and subtract them from your income. If this number is positive you should have some money to carry forward into next week. If it's negative, give yourself a fresh start for next week and put $0 in the cash on hand box.

For a sample of a completed tracker visit our website, nomoredebts.org/tracker

Expense Categories

Housing & Utilities rent, mortgage, strata fees, property taxes, house insurance, cellphone, cable, internet, gas, hydro, security.

Household & Living Costs storage locker, decor, gardening, misc. items, personal care, bank fees, dry cleaning, pet costs.

Groceries food, baby needs, household supplies, toiletries.

Transportation fuel, auto insurance, transit, parking, taxi, rideshare.

Health Care medical premiums, life insurance, medication, eye care, dental, wellness costs.

Personal Spending tobacco, cannabis, alcohol, books, donations, subscriptions.

Eating Out & Entertainment meals, snacks,

take-out, coffee/water, 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, TFSAs, savings account.

Week 1

From **To**

Transfer all of your total weekly income and expenses to the monthly summary on pages 12 – 13.

Income

$	+ $	+ $	+ $	= $	**Total Weekly Income**
cash on hand	wages/pension	child tax benefits	support payments/other		

Dates								**Total Weekly Expenses**
Housing & Utilities								
Household & Living Costs								
Groceries								
Transportation								
Health Care								
Personal Spending								
Eating Out & Entertainment								
Children								
Debt Payments								
Savings								
Total Daily Expenses								

Total Weekly Income $ _____ *minus* Total Weekly Expenses $ _____

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

Week 2

From **To**

Transfer all of your total weekly income and expenses to the monthly summary on pages 12 – 13.

Income

$	+ $	+ $	+ $	= $	**Total Weekly Income**
cash on hand	wages/pension	child tax benefits	support payments/other		

Dates								**Total Weekly Expenses**
Housing & Utilities								
Household & Living Costs								
Groceries								
Transportation								
Health Care								
Personal Spending								
Eating Out & Entertainment								
Children								
Debt Payments								
Savings								
Total Daily Expenses								

Total Weekly Income $ _____ *minus* Total Weekly Expenses $ _____

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

Week 3

From **To**

Transfer all of your total weekly income and expenses to the monthly summary on pages 12 – 13.

Income

$	+ $	+ $	+ $	= $	**Total Weekly Income**
cash on hand	wages/pension	child tax benefits	support payments/other		

Dates								**Total Weekly Expenses**
Housing & Utilities								
Household & Living Costs								
Groceries								
Transportation								
Health Care								
Personal Spending								
Eating Out & Entertainment								
Children								
Debt Payments								
Savings								
Total Daily Expenses								

Total Weekly Income $ _____ *minus* Total Weekly Expenses $ _____

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

Week 4

From **To**

Transfer all of your total weekly income and expenses to the monthly summary on pages 12 – 13.

Income

$	+ $	+ $	+ $	= $	**Total Weekly Income**
cash on hand	wages/pension	child tax benefits	support payments/other		

Dates								**Total Weekly Expenses**
Housing & Utilities								
Household & Living Costs								
Groceries								
Transportation								
Health Care								
Personal Spending								
Eating Out & Entertainment								
Children								
Debt Payments								
Savings								
Total Daily Expenses								

Total Weekly Income $ _____ *minus* Total Weekly Expenses $ _____

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

Week 5

From **To**

Transfer all of your total weekly income and expenses to the monthly summary on pages 12 – 13.

Income

$	+ $	+ $	+ $	= $	**Total Weekly Income**
cash on hand	wages/pension	child tax benefits	support payments/other		

Dates								**Total Weekly Expenses**
Housing & Utilities								
Household & Living Costs								
Groceries								
Transportation								
Health Care								
Personal Spending								
Eating Out & Entertainment								
Children								
Debt Payments								
Savings								
Total Daily Expenses								

Total Weekly Income $ _____ *minus* Total Weekly 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	Week 3	Week 4	Week 5	Total
Income						
Housing & Utilities						
Household & Living Costs						
Groceries						
Transportation						
Health Care						
Personal Spending						
Eating Out & Entertainment						
Children						
Debt Payments						
Savings						

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.

	Savings Account		
Date	$ In	$ Out	Balance

Gifts	Clothing	Car Repairs	Holidays				

We Help. We Educate. We Give Hope.

The Credit Counselling Society is a non-profit service helping Canadians deal with debt since 1996.

97% of all clients surveyed would recommend our services to others.

To receive more information about our services or to schedule an appointment with a Counsellor, please contact us: info@nomoredebts.org

Credit Counselling Society

1-888-527-8999

nomoredebts.org | mymoneycoach.ca

Office Locations

British Columbia: Abbotsford, Burnaby, Kelowna, Nanaimo, New Westminster, Surrey, Vancouver, Victoria.
Alberta: Calgary, Edmonton.
Saskatchewan: Regina, Saskatoon.
Manitoba: Winnipeg.
Ontario: Hamilton, Kitchener-Waterloo, London, Mississauga, Ottawa, Scarborough, Toronto.

Head Office

Suite 225 – 625 Agnes Street, New Westminster, BC V3M 5Y4

Ontario Registration Number: 4723742

Great Place To Work. | NFCC INTERNATIONAL AFFILIATE | Credit Counselling Canada | Conseil de Credit du Canada | BBB ACCREDITED

1-888-527-8999

nomoredebts.org | mymoneycoach.ca