

Monthly Expense Tracker

Helping you plan for the future



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.



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 actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$ + \$ + \$

cash on hand wages/pension child tax benefits

+ \$ = \$ **Total Actual Income**

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 2 FROM TO

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$ + \$ + \$

cash on hand wages/pension child tax benefits

+ \$ = \$ **Total Actual Income**

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 3 FROM TO

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$ + \$ + \$

cash on hand wages/pension child tax benefits

+ \$ = \$ **Total Actual Income**

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 4 FROM TO

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$ + \$ + \$

cash on hand wages/pension child tax benefits

+ \$ = \$ **Total Actual Income**

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual Expenses \$

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

Week 5 FROM TO

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income

\$ + \$ + \$

cash on hand wages/pension child tax benefits

+ \$ = \$ **Total Actual Income**

support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
Total Actual Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Actual Income \$ minus Total Actual 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
Income		
Housing		
Utilities		
Household		
Groceries		
Living		
Transportation		
Health Care		
Personal		
Eating Out		
Entertainment		
Children		
Debt Payments		
Savings		

WEEK 3	WEEK 4	WEEK 5	TOTAL

Total Income \$ _____ minus Total Expenses \$ _____

= \$ _____

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



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.

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1-888-527-8999

