

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 2

From

To

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

Income

\$	+	\$	+	\$
cash on hand		wages/pension		child tax benefits

+	\$	=	\$	Total Weekly Income
	support			
	payments/other			

Dates			
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 \$ _____

					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

\$	+	\$	+	\$
cash on hand		wages/pension		child tax benefits

+	\$	=	\$	Total Weekly Income
	support			
	payments/other			

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

				Total Weekly 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

\$	+	\$	+	\$
cash on hand		wages/pension		child tax benefits

+	\$	=	\$	Total Weekly Income
	support payments/other			

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

				Total Weekly Expenses

Total Weekly Income	\$		minus Total Weekly Expenses	\$	
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= Cash Forward (record as income next week)	\$	
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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**.

Monthly Summary

	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.

Date	Savings Account		
	\$ 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



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

400 - 88 Sixth Street, New Westminster, BC V3L 5B3

Ontario Registration Number: 4723742

Charitable Registration Number: 89469 0890 RR0001





1-888-527-8999

