

# FORM #5: SPENDING RECORD

MONTH: \_\_\_\_\_

Monthly Regular Expenses (generally paid by check once a month)														
	Giving		Savings		Debt			Housing			Auto Payments		Insurance	Misc. Cash Expenses
	Church	Other	Credit Cards	Education	Other	Mortgage/Rent	Maintenance	Utilities	Other	Auto/ Home	Life/ Medical			
(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 \_\_\_\_\_