



Worksheet:

TRACK YOUR SPENDING

Regular Monthly Bills	Value
Rent or mortgage List your total monthly cost, but also break out the amount above your BAH, which is where you can save money	
Utilities Gas, electric, water bills other utilities	
Telephone and/or cell phone	
Car payment	
Credit-card payments Including interest	
Child support	
Internet access	
Cable TV	
Insurance premiums Car, homeowners, renters', life	
Child care	
Tuition or other school-related fees	
Other regular monthly expenses	
Total	



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Out-of-Pocket Expenses for a Week	Value
Groceries Could be offset by WIC benefits	
Snacks/meals out	
Personal Toiletries, etc.	
Entertainment	
Gasoline and transportation Bus, train, tolls, parking	
ATM fees	
Clothing	
Pet expenses	
Items for the home	
Other out-of-pocket expenses	
Total	

Major Expenses for the Past Year	Value
Home improvements and repairs	
Car repairs	
Furniture	
Appliances	
Electronics	
Out-of-pocket medical expenses	
Travel	
Gifts	
Entertainment	
Other major expenses	
Total	