Bethpage Federal Credit Union

Spending Worksheet

Ever wonder where all your money goes? This spending Worksheet can help you track where your money goes each day. At the end of the week, you'll have a clear idea of where those extra dollars could be hiding. In the future you can look to use these funds to increase savings, pay off bills or buy something special.

For one week, use the below chart to track where you spend your money – write down everything you buy from the $1 breakfast to the $10 lunch. The object is to track where every penny goes. At the end of each day, add your totals at the bottom; then at the end of the week calculate your overall weekly spending.

Monday		Tuesday		Wednesday		Thursday		Friday		Saturday		Sunday	
Item	Cost	Item	Cost	Item	Cost	Item	Cost	Item	Cost	Item	Cost	Item	Cost
Daily Total:		Daily Total:		Daily Total:		Daily Total:		Daily Total:		Daily Total:		Daily Total:	

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Weekly Expense Tracking Worksheet

Tracking is only effective if you count every expense, including the morning newspaper and the change you put in the office vending machine for that mid-afternoon snack. Using all of the sheets provided here, you can record daily, weekly and monthly spending totals. You can make copies so you can track for longer periods of time.

Item	Mon	Tues	Wed	Thu	Fri	Sat	Sun	Total Expense	Weekly Budget	Over/Under
Groceries										
Restaurants										
Laundry/Dry Cleaning										
Medical/Dental										
Auto/Gas/Parking										
Other transportation										
Child Care										
Personal Care										
Clothing										
Bank Fees/Postage										
Entertainment										
Books/Music/Video										
Cigarettes/Alcohol										
Gifts/Cards										
Home/Garden										
Charitable Giving										
Savings										
Other										
Other										
Other										
Weekly Expense Totals:										

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Monthly Expense Tracking Worksheet

Item	Week 1	Week 2	Week 3	Week 4	Week 5	Total Expense	Monthly Budget	Over/Under
Groceries								
Restaurants								
Laundry/Dry Cleaning								
Medical/Dental								
Auto/Gas/Parking								
Other transportation								
Child Care								
Personal Care								
Clothing								
Bank Fees/Postage								
Entertainment								
Books/Music/Video								
Cigarettes/Alcohol								
Gifts/Cards								
Home/Garden								
Charitable Giving								
Savings								
Other								
Other								
Other								
Monthly Expense Totals:								