

MONTHLY SPENDING

Tracker

BY

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Spending

your money is easy- you can just *tap* your credit card or place an order online with the *click* of a button. But do you really know *how much* you are spending and *where* your hard-earned money is actually going?

I created this *Monthly Spending Tracker* with the intention to help you paint the big picture on your spending habits.

HOW TO USE:

- 1. As you make purchases, pay bills, etc., start to track your spending using the digital monthly templates below.**
 - i. There are 2 pages per month for you to record your transactions. (See page 3 for simple example).
 - ii. Fill in the details for each transaction and the total amount you spend will automatically calculate.
 - a. *Tip:* Break down your categories into more specific categories to get more insights (ie. Food → Coffee → Groceries → Restaurant)
- 2. Now that you know how much money you are spending in total, let's identify which categories you are spending the most.** Using the blank digital templates provided for each month:
 - i. Use the category names you identified in step 1 to label the headings. (See page 4 for simple example).
 - ii. Transfer the totals associated with those categories from step 1 under the respective column headings. Category totals will automatically calculate.
- 3. Review your category totals.** Any totals catch you off-guard? See if there are areas that inspire you to try and decrease your spending.

This is a great tool to help you start budgeting. Tracking your spending will shed light on your transactions and help you figure out where you may be able to cut your spending, so you can save more for the future!



FEBRUARY

Date	Vendor	Category	Description of Transaction	Amount \$
			Total Expenses	



FEBRUARY

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				

FEBRUARY



FEBRUARY

MARCH				



MARCH



APRIL

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



APRIL



APRIL



MAY

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



MAY

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



MAY



MAY				



AUGUST

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



AUGUST

AUGUST

SEPTEMBER

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



SEPTEMBER

Date	Vendor	Category	Description of Transaction	Amount \$
			Total Expenses	



SEPTEMBER



SEPTEMBER

SEPTEMBER				



OCTOBER

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



OCTOBER



OCTOBER



NOVEMBER

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



NOVEMBER



NOVEMBER



DECEMBER

Date	Vendor	Category	Description of Transaction	Amount \$
Total Expenses				



DECEMBER



DECEMBER

