

# Where does the money go?

Regular expenses are a necessary part of life. In your household, you probably have a certain amount of money coming in and a different amount going out.

Even if you have a rough idea of how much you spend, tracking your monthly expenses can help you find out a lot about your money. Small amounts here and there can quickly add up. For one month, write down everything you spend on bills, food, gas, clothes, and any other purchases — even your morning latte. Then, you can look for ways to cut back on unnecessary costs. Money you have left at the end of the month can be saved for an emergency fund or for future needs.



MONTHLY EXPENSES



INCOME +

- SALARY .....  
- EXTRA INCOME .....



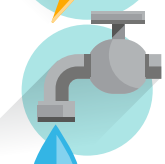
EXPENSES -



ELECTRIC



AUTO



WATER



OIL



FOOD



PHONE



CREDIT CARD



INTERNET



HOUSE



MEDICAL



TRANSPORTATION



SAVINGS ↓