

Track Your Spending

The key to financial success is living within your means. That means keeping tabs on how much you spend each month to make sure you're not buying things you can't afford. By categorizing your spending and planning accordingly, you'll gain a better understanding of where you can cut back in order to meet your savings goals.

	Planned	Spent	Difference
Housing			
Rent/Mortgage			
Second Mortgage			
Insurance			
Utilities			
Home Phone			
Cell Phone*			
Natural Gas			
Electricity*			
Trash Pickup			
Water			
Cable*			
Internet*			
Other			
Other			
Debt Repayment			
Credit Card(s)			
Credit Card(s)			
Loan(s)			
Loan(s)			
Transportation			
Auto Loan/Lease			
RV/Boat Payment			
Insurance			
Gas*			
Maintenance/Repair			
Parking*			
Other			
Family Care			
Child Support/Alimony			
Child/Elder Care			
Personal Insurance			
Life			
Health			
Disability			
Long-term Health			

Savings			
Emergency Fund			
Retirement			
Investments			
Food			
Groceries			
Restaurants*			
Other			
Household			
Maintenance/Upkeep			
Home Goods			
Personal Expenses			
Medical/Dental			
Gym Membership*			
Hygiene Items			
Clothing*			
Laundry/Dry Cleaning*			
Charity/Gifts*			
Entertainment			
Travel*			
Books and Magazines*			
Music*			
Movies and Clubs*			
Other			
Miscellaneous			
Total			

*If you find that you're spending too much and need to cut back, these items are easy to reduce spending. Consider less costly alternatives to these and the impact on your monthly budget could be great!

